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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Western District of North Carolina	
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

FILED
U.S. BANKRUPTCY COURT
WESTERN DISTRICT OF NO

'16 FEB 19 P1:39

STEVEN T. SALATA Checkiff this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Patrick	
	government-issued picture identification (for example,	First name	First name
	your driver's license or	Armand	
	passport).	Middle name	Middle name
	Bring your picture	Hamber	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	All other names you have used in the last 8	First name	First name
	years	riistiiailie	riist name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
czenotysk cylo	nas ki kalilandi matan din di kalilan da kal		
	Only the last 4 digits of your Social Security	xxx - xx - <u>5</u> <u>8</u> <u>7</u> <u>2</u>	xxx - xx
	number or federal	OR	OR
	Individual Taxpayer Identification number (ITIN)	9 xx - xx	9 xx - xx

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Armand Hamber Patrick Debtor 1 About Debtor 2 (Spouse Only in a Joint Case): About Debtor 1: 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer **Identification Numbers** (EIN) you have used in Business name the last 8 years Business name include trade names and doing business as names Business name Business name EIN EIN If Debtor 2 lives at a different address: 5. Where you live 1009 Bridleside Drive Number Street Number Street NC 28079 Indian Trail State ZIP Code ZIP Code State City Union County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send above, fill it in here. Note that the court will send any notices to this mailing address. any notices to you at this mailing address. Number Street Number Street P.O. Box 744 P.O. Box P.O. Box NC 28079 Indian Trail State ZIP Code State ZIP Code City City Check one: Check one: 6. Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. ☐ I have another reason. Explain. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.) (See 28 U.S.C. § 1408.)

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Case number (if known)_

Hamber Last Name

<u>Armand</u>

Debtor 1

Pa	It 2: Tell the Court Abou	t Your Ba	ınkrupt	cy Case			
7.	The chapter of the Bankruptcy Code you	Check on for Bankr	e. (For a	brief descriptio	n of each, see <i>Notic</i> o, go to the top of pa	e Required by 11 ge 1 and check the	U.S.C. § 342(b) for Individuals Filing e appropriate box.
	are choosing to file	☑ Chap	ter 7				
	under	☐ Chap	ter 11				
		☐ Chap	ter 12				
		☐ Chap					
8.	How you will pay the fee	local yours subn	court for self, you nitting yo	or more details I may pay with	s about how you m n cash, cashier's c on your behalf, you	nay pay. Typicall heck, or money	eck with the clerk's office in your y, if you are paying the fee order. If your attorney is pay with a credit card or check
		☑ I ne∉ Appl	d to pa	y the fee in i	nstallments. If you to Pay The Filing	u choose this op Fee in Installme	otion, sign and attach the onto
		By la less pay	iw, a jud than 15 the fee i	dge may, but i 0% of the offici in installments	s not required to, vicial poverty line the s). If you choose the	waive your fee, a at applies to you iis option, you m	ion only if you are filing for Chapter 7. and may do so only if your income is ir family size and you are unable to just fill out the Application to Have the with your petition.
bankrup	Have you filed for bankruptcy within the last 8 years?	☑ No ☐ Yes.	District		When		Case number
	inco o yanto.						
٠			District		When	MM / DD / YYYY	Case number
			District		When	MM / DD / YYYY	Case number
10	. Are any bankruptcy	☑ No		ener (Anna ((r)) enghi pirjera Antonino an albanda Estaman an	ak anu a a ma 1 kad i jirala Mahiyayay a Siyishad yi anadasan farmasa masa dan	and the section of the first party deployed the sector and the section of the sector and the section of the first party deployed the sector and the section of the section	ina Laman hada an'ny taona haoda ny taona na dia dia dia dia dia dia dia dia dia di
	cases pending or being filed by a spouse who is	Yes.	Debtor				Relationship to you
	not filing this case with you, or by a business partner, or by an affiliate?			N. de la constant de	When	MM / DD / YYYY	Case number, if known
	annate r		Debtor				Relationship to you
							Case number, if known
.,	and a summarish to the state of	المستعدد الم	general deskriberen et bedræge seden	a managana an an makiri ad maka ebakura (a ekibara a	om deksinandiselen seksiskommission men insalision ministralisele (2014) oli 2014 bleise dess	MM / DD / YYYY	Philipphinal ribum Ahma a mila Hindum birk kurkuruma akuu tuma akuka hink kilabahir hebib, 1990 ya baribir kebusah
11	i. Do you rent your residence?	☑ No. ☐ Yes.	Go to li Has yo resider	our landlord obta	ained an eviction jud	gment against you	ı and do you want to stay in your
			☐ No	. Go to line 12.			
				s. Fill out <i>Initial</i> s bankruptcy pe		Eviction Judgmer	nt Against You (Form 101A) and file it with

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ebtor 1 Patrick Arm		Case number (# kn	10Wn)	
,				
art 3: Report About Any I	Businesses You Own as a Sol	le Proprietor		
. Are you a sole proprietor of any full- or part-time	☑ No. Go to Part 4.			
business?	Yes. Name and location of bu	siness		
A sole proprietorship is a business you operate as an	Primerica Financial	l Services		
individual, and is not a	Name of business, if any			
separate legal entity such as a corporation, partnership, or LLC.	1 Primerica Parl Number Street	kway		
If you have more than one sole proprietorship, use a				
separate sheet and attach it	Duluth	GA	30099	
to this petition.	City	State	ZIP Code	
	Check the appropriate b	oox to describe your business:		
	Health Care Busines	ss (as defined in 11 U.S.C. § 101(27A)))	
	☐ Single Asset Real E	state (as defined in 11 U.S.C. § 101(5	i1B))	
	Stockbroker (as defi	ined in 11 U.S.C. § 101(53A))		
	Commodity Broker ((as defined in 11 U.S.C. § 101(6))		
	☐ None of the above			
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D). can set appropriate deadlines. If you indicate that you are a small business debtor, you must most recent balance sheet, statement of operations, cash-flow statement, and federal income any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the defin				
	Bankruptcy Code.			
Part 4: Report if You Own	ı or Have Any Hazardous Proj	perty or Any Property That Nee	ds Immediate Attention	
 Do you own or have any property that poses or is 	Ø No			
alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any	☐ Yes. What is the hazard?			
property that needs If immediate attention is needed, why is it needed?				
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				
	Where is the property	? Number Street		

		City	State ZIP Code	
		-		

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Debtor 1

Patrick Armand Hamber

Case number (If known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1	Α	hoi	ıŧ	De	ıb.	to	r	1	٠
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You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

ı	am	not	requi	red to	recei	ve a	briefing	abou
C	red	iit co	ounsel	ing b	ecaus	e of	:	

I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone or

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

l am	ı not	required	to	receive	a	briefing	about
cred	dit co	ounselind	b	ecause o	of:	:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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	<u>nand Hamber</u>	Case number (if know	vn)		
First Name Middle Nat	me Last Name				
Part 6: Answer These Que	stions for Reporting Purpos	ses			
16. What kind of debts do you have?		rily consumer debts? Consumer debtal primarily for a personal, family, or hous			
you nave:	No. Go to line 16b. Ves. Go to line 17.				
		rily business debts? Business debts avestment or through the operation of the			
	No. Go to line 16c. Yes. Go to line 17.				
	16c. State the type of debts yo	u owe that are not consumer debts or bus	iness debts.		
17. Are you filing under Chapter 7?	☐ No. I am not filling under C	hapter 7. Go to line 18.	tmaa kitteen liituvi meen maa luunna tii hannamindiamaa val tuleele jähiis tii haljib olla ulunnii lyre v		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expens	ter 7. Do you estimate that after any exenes are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?		
18. How many creditors do you estimate that you owe?	2 1-49 □ 50-99 □ 100-199	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
ng paginan-ki sang shuniong mga natituka wisiniaka kenimak nematataipin generaka shiita di kantus kilabak	200-999	reM tribbit one begrowt from Arthur of State (State State	ttävin tillännyn til till sitt en till till sitt ett sitt sitt sitt sitt sitt sitt		
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
Part 7: Sign Below					
For you	I have examined this petition, a correct.	and I declare under penalty of perjury that	the information provided is true and		
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance v	vith the chapter of title 11, United States (Code, specified in this petition.		
		sult in fines up to \$250,000, or imprisonme	g money or property by fraud in connection ent for up to 20 years, or both.		
	X Patrick A Hamber	×			
	Signature of Debtor 1	Signatur	re of Debtor 2		
	Executed on	Execute	d on		

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Petrick First Name	Arma Middle Nam		Case number (if known)_	, , , , , , , , , , , , , , , , , , , ,			
For your attorney, if you are represented by one		I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.					
If you are not represented by an attorney, you do no need to file this page.	do not	*		the petition is mooned.			
		Signature of Attorney for Debtor	Date	MM / DD /YYYY			
		Printed name					
		Firm name					
		Number Street					
		City	State	ZIP Code			
		Contact phone	Email addres	ss			
		-					
		Bar number	State	_			

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Debtor 1	Patrick Arma First Name Middle Nam		Case number (if known)					
For you if you are filing this bankruptcy without an attorney		themselves successfully.	The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal					
an attorn	e represented by ley, you do not île this page.	consequences, you are strongly urged to hire a qualified attorney. To be successful, you must correctly file and handle your bankruptcy case. The rules are v technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meetin hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, of firm if your case is selected for audit. If that happens, you could lose your right to file anoth case, or you may lose protections, including the benefit of the automatic stay.						
		You must list all your property court. Even if you plan to pay in your schedules. If you do n property or properly claim it as also deny you a discharge of case, such as destroying or his cases are randomly audited to	and debts in the schedules that you are required to file with the a particular debt outside of your bankruptcy, you must list that debt of list a debt, the debt may not be discharged. If you do not list sexempt, you may not be able to keep the property. The judge can all your debts if you do something dishonest in your bankruptcy ding property, falsifying records, or lying. Individual bankruptcy determine if debtors have been accurate, truthful, and complete.					
		If you decide to file without an hired an attorney. The court w successful, you must be famili	attorney, the court expects you to follow the rules as if you had ill not treat you differently because you are filing for yourself. To be ar with the United States Bankruptcy Code, the Federal Rules of a local rules of the court in which your case is filed. You must also					
		Are you aware that filing for baconsequences?	nkruptcy is a serious action with long-term financial and legal					
		☑ Yes Are you aware that bankruptcy	fraud is a serious crime and that if your bankruptcy forms are					
		inaccurate or incomplete, you and No	ould be fined or imprisoned?					
		Did you pay or agree to pay so No Yes. Name of Person	meone who is not an attorney to help you fill out your bankruptcy forms? on Preparer's Notice, Declaration, and Signature (Official Form 119).					
		mare read and dilucistood tills	that I understand the risks involved in filing without an attorney. I notice, and I am aware that filing a bankruptcy case without an my rights or property if I do not properly handle the case.					
	,	Patrick A Hamber	>0 ×					
		Signature of Debtor 1 Date \[\frac{\int 2 / 9/2 \int 6}{\text{MM / pb / YYYY}} \]	Signature of Debtor 2 Date MM / DD / YYYY					
		Contact phone (601) 467-9622	Contact phone					
		Cell phone (601) 467-9622	Cell phone					

Email address pahamber1@yahoo.com

Email address __

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy,
- Your debts are primarily consumer debts.

 Consumer debts are defined in 11 U.S.C.
 § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- □ Chapter 7 Liquidation
- Chapter-11—Reorganization
- Chapter 12— Voluntary repayment plan for family farmers or fishermen
- Chapter 13— Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter	7:	Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- m fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file Chapter 7 Statement of Your Current Monthly Income (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the Chapter 7 Means Test Calculation (Official Form 122A–2). The calculations on the form—sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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atrick	Armand	Hamber		
First Name		Middle Name	Last Name	
First Name		Middle Name	Last Name	
Ē		Irst Name	irst Name Middle Name	irst Name Middle Name Last Name

Check if this is an amended filing

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pari III. Summarize Your Assets	
Part 1: Summarize Your Assets	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$128,337.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$23,021.00
1c. Copy line 63, Total of all property on Schedule A/B	\$ 151,358.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$253,079.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ \$17,905.57
Your total liabilities	\$270,984.57
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,742.66
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,748.00

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Hamber

Del	otor 1	Patrick	Armand	Hamber	Case	number (if known)_			
		First Name	Middle Name	Last Name					
			0	for Administrative and Sta	atistical Rocards				
Pā	art 4:	Answer in	ese Questions	TOT AUTHINSTIALIVE AND SE	Histical Records				
6.	Are yo	ou filing for ba	nkruptcy under	Chapters 7, 11, or 13?					
			hing to report on	this part of the form. Check this t	oox and submit this form	n to the court v	with your other s	chedules.	
	☑ Ye	S							and an arrange and a superior of the superior
7.	What k	kind of debt d	you have?	ada daga yan maga arawa da kasaya na maya inda sa maka kasa kanadi da da kasa manadi.	e vivige van die voor Europe van vermoer ty tre Berri Verbau te veret Europe dan 1700	1,941 s 1,544 s 154 s	C 16 - 1 - 1 - 1 - 1 - 2 - 2 - 2 - 2 - 2 - 2	, , , , , , , , , , , , , , , , , , , ,	
			-	ner debts. Consumer debts are t	hose "incurred by an in	dividual prima	rily for a person	al,	
	fan	nily, or househ	old purpose." 11	U.S.C. § 101(8). Fill out lines 8-9	g for statistical purpose	s. 28 U.S.C. §	§ 159.		
			not primarily cor ourt with your oth	nsumer debts. You have nothing er schedules.	to report on this part of	f the form. Ch	eck this box and	i submit	
я	From	the Statemen	t of Your Curren	t Monthly Income: Copy your to	tal current monthly inco	me from Offic	ial	en en en geneg de la conservada de la conservada en	energy and the second s
Ψ.	Form '	122A-1 Line 11	; OR , Form 122E	Line 11; OR, Form 122C-1 Line	14.			\$	4,413.00
				and the second s			L		
4 12 =	200312122000000000000000000000000000000								
9.	Copy	the following	special categori	es of claims from Part 4, line 6	of Schedule E/F:				
						Total clair			
	Fror		chedule E/F, cop	y the following:					
	Qa Dr	omaetic eunno	rt obligations (Co	ov line 6a.)		\$	0.00		
	5a. D.	omestic suppo	t opiigations (oo	, out,					
	9b. Ta	axes and certa	in other debts you	owe the government. (Copy line	e 6b.)	\$	0.00		
	00.01	laima far daath	or nereonal injur	y while you were intoxicated. (Co	ny line 6c)	\$	0.00		
	90. 01	iaims for death	or personal rigar	y wille you were interiorities. (So	p ,				
	9d. St	tudent loans. (Copy line 6f.)			\$	0.00		
	00.0	blications origi	na out of a cenar	ation agreement or divorce that y	ou did not report as		0.00		
	ge. O	riority claims. (Copy line 6g.)	ation agreement or divorce that y	ou and morropost au	\$			
	9f. D	ebts to pension	n or profit-sharing	plans, and other similar debts. (Copy line 6h.)	+ \$	0.00		
:	_,,			•	· - /				
:	9g. Te	otal. Add lines	9a through 9f.			\$	0.00		
						<u> </u>			

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Fill in this information to identify your case and this	filing:		
Debtor 1 Patrick Armand Hamb First Name Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name		
United States Bankruptcy Court for the: Western District of N	lorth Carolina		
Case number			
		u	Check if this is an amended filing
Official Forms 106A/D			-
Official Form 106A/B			
Schedule A/B: Property	Y		12/15
In each category, separately list and describe items category where you think it fits best. Be as comple responsible for supplying correct information. If mo write your name and case number (if known). Answ Part 1: Describe Each Residence, Building,	te and accurate as possible. If two married people ore space is needed, attach a separate sheet to this	are filing together, bot s form. On the top of ar	h are equally
1. Do you own or have any legal or equitable interes	st in any residence, building, land, or similar prope	erty?	
No. Go to Part 2.			
✓ Yes. Where is the property?	What is the property? Check all that apply.	Do not deduct secured cla	ims or exemptions. Put
1.1 2001 Canopy Drive	Single-family home	the amount of any secured Creditors Who Have Claim	
Street address, if available, or other description	Duplex or multi-unit building Condominium or cooperative	Current value of the	Current value of the
:	Manufactured or mobile home	entire property?	portion you own?
	Land Investment property	<u>\$ 256,674.00</u>	\$ <u>128,337.00</u>
Indian Trail NC 28079 City State ZIP Code	☐ Timeshare	Describe the nature of interest (such as feet	
City State In State	Other	the entireties, or a life	
	Who has an interest in the property? Check one.	n/a	
USA	☑ Debtor 1 only ☐ Debtor 2 only		
County	Debtor 1 and Debtor 2 only	Check if this is co (see instructions)	
	At least one of the debtors and another	•	
	Other information you wish to add about this it property identification number:		
If you own or have more than one, list here:	Mile at the manual Color of the color		
	What is the property? Check all that apply. Single-family home	Do not deduct secured cla the amount of any secure	
1.2. Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clair	ns Secured by Property.
offeet address, it available, of other description	Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
	☐ Manufactured or mobile home ☐ Land	\$	\$
	☐ Investment property	Describe the nature	of vour ownorchin
City State ZIP Code	☐ Timeshare ☐ Other	interest (such as fee the entireties, or a lif	simple, tenancy by
	Who has an interest in the property? Check one.		
	Debtor 1 only Debtor 2 only		
County	Debtor 1 and Debtor 2 only	Check if this is co	ommunity property
	☐ At least one of the debtors and another	(see instructions)	
	Other information you wish to add about this ite property identification number:	em, such as local	

Entered 02/19/16 14:04:29 Desc Main Case 16-30237 Doc 1 Filed 02/19/16 Page 16 of 64 Document **Patrick** Armand Hamber Case number (if known) First Name What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. ☐ Single-family home Duplex or multi-unit building Street address, if available, or other description Current value of the
Current value of the ☐ Condominium or cooperative entire property? portion you own? Manufactured or mobile home ☐ Land ☐ Investment property

	City	State ZIP Code	☐ Other	interest (such as fee s the entireties, or a life	
		-	Who has an interest in the property? Check one.		
			Debtor 1 only		
	County		Debtor 2 only		
			Debtor 1 and Debtor 2 only	Check if this is cor	nmunity property
			At least one of the debtors and another	(see instructions)	
			Other information you wish to add about this ite property identification number:		
Add t	the dollar value of the p	ortion you own for a	Il of your entries from Part 1, including any entries	s for pages	\$
you i	have attached for Part 1	. Write that number i	here.		
	er en	And the second			
art 2:	Describe Your V	ehicles			
111. 24	Describe I va. v				
own Cars	, vans, trucks, tractors,	s. If you lease a vehicl	le, also report it on Schedule G: Executory Contracts	and Unexpired Leases.	
u own	that someone else drive , vans, trucks, tractors, lo /es Make: Model: Year:	s. If you lease a vehicl	te, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secured Creditors Who Have Claim Current value of the entire property?	nims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
Cars	that someone else drive vans, trucks, tractors, ves Make: Model: Year: Approximate mileage:	s. If you lease a vehicles sport utility vehicles Chrysler 300 2013	te, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the entire property?	nims or exemptions. Put d claims on <i>Schedule D:</i> ns Secured by Property. Current value of the portion you own?
Cars	that someone else drive , vans, trucks, tractors, lo /es Make: Model: Year:	s. If you lease a vehicles sport utility vehicles Chrysler 300 2013	te, also report it on Schedule G: Executory Contracts s, motorcycles Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secured Creditors Who Have Claim Current value of the	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
Cars Cars A 3.1.	that someone else drive vans, trucks, tractors, ves Make: Model: Year: Approximate mileage:	chrysler 300 2013 75000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the entire property?	nims or exemptions. Put d claims on Schedule D: ms Secured by Property. Current value of the portion you own?
U own Cars I n I n I f you	that someone else drive vans, trucks, tractors, ves Make: Model: Year: Approximate mileage: Other information:	chrysler 300 2013 75000	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the entire property? \$ 14,500.00	aims or exemptions. Put d claims on Schedule D: ins Secured by Property. Current value of the portion you own? 7,2500
Cars Cars N 3.1.	that someone else drive vans, trucks, tractors, lo es Make: Model: Year: Approximate mileage: Other information: u own or have more than Make:	Chrysler 300 2013 75000 one, describe here:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured clathe amount of any secured Creditors Who Have Claim Current value of the entire property? \$14,500.00	aims or exemptions. Put d claims on Schedule D: ms Secured by Property. Current value of the portion you own? 7, 2,500 \$ aims or exemptions. Put d claims on Schedule D:
U own Cars U N V Y 3.1.	that someone else drive vans, trucks, tractors, ves Make: Model: Year: Approximate mileage: Other information: u own or have more than Make: Model:	Chrysler 300 2013 75000 one, describe here: Jaguar	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only	Do not deduct secured clathe amount of any securer Creditors Who Have Claim Current value of the entire property? \$14,500.00 Do not deduct secured clathe amount of any securer Creditors Who Have Claim	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own? 7,250. \$
U own Cars U N V Y 3.1.	that someone else drive vans, trucks, tractors, ves Make: Model: Year: Approximate mileage: Other information: u own or have more than Make: Model: Year:	Chrysler 300 2013 75000 one, describe here: Jaguar X Type	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secured Creditors Who Have Claim Current value of the entire property? \$ 14,500.00 Do not deduct secured clathe amount of any secured clather amount of any secured clather amount of any secured clather amount of any secured.	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own? 7,250. \$
Cars In N 3.1.	that someone else drive vans, trucks, tractors, ves Make: Model: Year: Approximate mileage: Other information: u own or have more than Make: Model:	Chrysler 300 2013 75000 one, describe here: Jaguar X Type 2003	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only	Do not deduct secured clathe amount of any secured Creditors Who Have Claim Current value of the entire property? \$ 14,500.00 Do not deduct secured clathe amount of any secure Creditors Who Have Claim Current value of the	aims or exemptions. Put d claims on Schedule D: ins Secured by Property. Current value of the portion you own? 7, 2,50.0 \$ aims or exemptions. Put d claims on Schedule D: ins Secured by Property. Current value of the

Debtor 1

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3.3. Make: Model: Year: Approximate mil Other informatio 3.4. Make: Model: Year: Approximate mi Other informatic	eage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claithe amount of any secured Creditors Who Have Claim Current value of the entire property? \$	ims or exemptions. Put I claims on Schedule D: is Secured by Property. Current value of the portion you own? \$
Model: Year: Approximate mil Other informatio 3.4. Make: Model: Year: Approximate mi Other informatic	eage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured claithe amount of any secured Creditors Who Have Claim. Current value of the entire property? \$	ims or exemptions. Put I claims on Schedule Dr. in Secured by Property. Current value of the portion you own? \$
Year: Approximate mil Other informatio 3.4. Make: Model: Year: Approximate mi Other informatio	eage:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Claim Current value of the entire property? \$ Do not deduct secured claim amount of any secured Creditors Who Have Claim Current value of the entire property?	Current value of the portion you own? \$
Year: Approximate mil Other informatio 3.4. Make: Model: Year: Approximate mi Other informatio	eage:	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	s	sims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
Approximate mil Other informatio 3.4. Make: Model: Year: Approximate mi Other informatic	eage:	At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	s	sims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
Other informatio 3.4. Make: Model: Year: Approximate mi Other informatio	eage:	Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured cla the amount of any secured Creditors Who Have Clain Current value of the entire property?	alms or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
3.4. Make: Model: Year: Approximate mi Other informatio	eage:	instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured cla the amount of any secured Creditors Who Have Clain Current value of the entire property?	alms or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of th portion you own?
Model: Year: Approximate mi Other informatio	_	instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured cla the amount of any secured Creditors Who Have Clain Current value of the entire property?	alms or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
Model: Year: Approximate mi Other informatio	_	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured cla the amount of any secured Creditors Who Have Clain Current value of the entire property?	alms or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of the portion you own?
Model: Year: Approximate mi Other informatio	_	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Clain Current value of the entire property?	ns Secured by Property. Current value of the portion you own?
Year: Approximate mi Other informatio	_	Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property?	Current value of the portion you own?
Approximate mi Other informatio	_	☐ At least one of the debtors and another ☐ Check if this is community property (see	entire property?	portion you own?
Other information	_	☐ Check if this is community property (see		
	n:		\$	\$
Watercraft, aircraft, i			Ψ	
Watercraft, aircraft, 1				*
No Yes 4.1. Make: Model: Year: Other informati	on:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Clai Current value of the entire property?	ed claims on Schedule L ms Secured by Property
		Check if this is community property (see instructions)	\$	\$
If you own or have me	re than one, list h	nere:		
		nere: Who has an interest in the property? Check one.		
4.2. Make:			the amount of any secur	ed claims on Schedule
4.2. Make: Model:		Who has an interest in the property? Check one.	the amount of any secure Creditors Who Have Cla	ed claims on Schedule ims Secured by Propert
4.2. Make:		Who has an interest in the property? Check one. Debtor 1 only	the amount of any secur Creditors Who Have Cla Current value of the	ed claims on Schedule ims Secured by Propert Current value of
4.2. Make: Model:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	the amount of any secure Creditors Who Have Cla	ed claims on Schedule ims Secured by Propen

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Debtor 1

Patrick First Name

Armand

Hamber

Case number (if known)

you own or have any legal or equitable interest in any of the following items?	portion you own? Do not deduct secured claims or exemptions.
Household goods and furnishings	
Examples: Major appliances, furniture, linens, china, kitchenware	
□ No	
Yes. Describe Washer/Dryer, Refrigerator,	\$1,500.00
Electronics	and the second section and the second
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
No Ves. Describe 5 Televisions	\$ 500.00
5 leievisions	***************************************
Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No	
Yes. Describe	\$
Equipment for sports and hobbies	Agricultura de de de bando de la composição de la composi
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
☑ No	
Yes. Describe	\$
Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No	
Yes. Describe	\$
Clothes	
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No	
Yes. Describe	\$
- Louis land	
e. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
☑ No	management of the comp
Yes. Describe	\$
S. Non-farm animals Examples: Dogs, cats, birds, horses	
No No	AAANA MARAINI AAAANA
Yes. Describe	\$
Any other personal and household items you did not already list, including any health aids you did not list	and the second s
☑ No	<u> </u>
Yes. Give specific	\$
information	
5. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here	\$\$

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Debtor 1

Patrick

Armand

Hamber Last Name

Case number (if known)_

Do you own or have any k	egal or equitable interest in a	my of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Cash <i>Examples:</i> Money you h	nave in your wallet, in your hom	e, in a safe deposit box, and on hand when yo	ou file your petition	1
No Yes			Cash:	\$100.00
17. Deposits of money <i>Examples:</i> Checking, so and other sin	avings, or other financial accou milar institutions. If you have m	nts; certificates of deposit; shares in credit un ultiple accounts with the same institution, list o	ions, brokerage ho each.	ouses,
☐ No ☑ Yes		Institution name:		
	17.1. Checking account:	USAA		s 60.00
	17.2. Checking account:	WELLS FARGO		\$ 100.00
	17.3. Savings account:			\$
	17.4. Savings account:			\$
	17.5. Certificates of deposit:			\$
	17.6. Other financial account:			\$
	17.7. Other financial account:			\$
	17.8. Other financial account:			\$
	17.9. Other financial account:			
	or publicly traded stocks investment accounts with brok Institution or issuer name:	erage firms, money market accounts	,	
	PFS INVESTMENTS			\$48.00
				\$
				\$
19. Non-publicly traded s an LLC, partnership,		prated and unincorporated businesses, inc	luding an interes	st in
☑ No	Name of entity:		% of ownersh	nip:
Yes. Give specific information about			no/.	% \$
them				% \$ <u> </u>
				% \$

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Debtor 1	Patrick		Hamber	Case number (# known)	
	First Name	Middle Name L	ast Name		

				n-negotiable instruments	
Negotiab Non-neg	le instruments i otiable instrume	nclude personal chec ents are those you ca	cks, cashiers' checks, p nnot transfer to someo	promissory notes, and money orders. ne by signing or delivering them.	
2 No					
	Give specific	Issuer name:			
inforn	nation about				\$
tien.	***************************************				\$
					\$
	ent or pension		01(k) 402(h) thrift can	rings accounts, or other pension or profit-sharing plans	
<i>Example</i> ☐ No	s, meresis m m	A, ENISA, Reogn, 4	0 (K), 400(D), tinnt 30	ingo accounts, or other periods or prost charing plane	
	List each				
	unt separately.	Type of account:	Institution name:		
		401(k) or similar plan:			\$ <u></u>
		Pension plan:	Dept of Army		\$1,906.00
		IRA:			\$
		Retirement account:			\$
		Keogh:			\$
		Additional account:	Veteran Admini	stration	\$2,107.00
		Additional account:			\$
Your sha Example	deposits and are of all unused es: Agreements ies, or others	d deposits you have i	made so that you may aid rent, public utilities (continue service or use from a company (electric, gas, water), telecommunications	
Yes		ti	nstitution name or individ	lual:	
		Electric:			\$
		Gas: _			\$ <u></u>
		Heating oil:			\$
		Security deposit on re	ental unit:		\$
		Prepaid rent:			\$
		Telephone: _			\$
		Water: _			\$
		Rented furniture: _			\$
		Other: _			\$
	es (A contract fo	or a periodic paymen	t of money to you, eith	er for life or for a number of years)	
ZI No					
∟ Yes	,	Issuer name and de	escription;		¢
					. \$ \$
					Ф

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Debtor 1	Patrick	Armand	Hamber	Case number (if known)	
	First Name	Middle Name	Last Name		
				program, or under a qualified state tuition program.	
26 U.S.0	C. 99 530(D)(1),	529A(b), and 529	(D)(1).		
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			44 11 0 0 8 504(5)	
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Institution	name and description. Se	parately file the records of any interests.11 U.S.C. § 521(c)	•
					\$
					\$
			LL. IIII		\$
25. Trusts.	equitable or fu	iture interests in	property (other than any	thing listed in line 1), and rights or powers	
exercis	able for your b	enefit			
☑ No			COLUMN A CALLES OF THE SECOND SEC		3
	. Give specific				•
info	rmation about th	hem			\$
				lantual aranarts	
26. Patents	s, copyrignts, t les: Internet don	rademarks, trade nain names, webs	secrets, and other intellities proceeds from royaltic	es and licensing agreements	
2 No	oo. Hadiriot doi:	nam manag masa	, p		
	s. Give specific		The state of the s		
	rmation about t	hem			\$
		age and one or proper for the second second			ا
27. Licens	es, franchises,	and other gener	al intangibles		
Exampl	les: Building per	rmits, exclusive lic	enses, cooperative associ	ation holdings, liquor licenses, professional licenses	
☐ No					···
Yes	s. Give specific	Series 6	S, Series 63 (North Ca	arolina)	s 0.00
info	rmation about t	hem	,, 0000		\$0.00
1 <u>25</u> v 151	And the second		THE ARM IN MEDICAL		
Money or	property owed	to you?			Current value of the portion you own?
					Do not deduct secured claims or exemptions.
					ordina di ordinazioni.
	unds owed to	you			
Ø No					
☐ Yes	s. Give specific	information ncluding whether		Federal:	\$
	you already fi	led the returns		State:	\$
	and the tax ye	ears		Local:	\$
				AS THE PART OF THE	
29. Family	sunnart				
		r lump sum alimor	y, spousal support, child s	upport, maintenance, divorce settlement, property settleme	ent
☑ No					
		information	the section of the se	A the second sec	
	·			Alimony:	\$
				Maintenance:	\$
				Support:	\$
				Divorce settlement:	\$
				Property settlement:	\$
30. Other	amounts some	eone owes you			
Examp	oles: Unpaid wa	ges, disability insu	rance payments, disability	benefits, sick pay, vacation pay, workers' compensation,	
má		unty benefits; unp	aid loans you made to son	HEUHE EISE	
Z INo		informati	array a gar parraya. I yang untum adan dan untum dan bahada hara dan dahada dan dahada dan dahada da da da da d	Annual properties and a second and the second desired desired and the second desired desired and the second desired desired desired and the second desired	
∟ Ye	s. Give specific	information	••••		\$

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Debtor 1	Patrick	Armand	Hamber	Case number (#known)	
	First Name	Middle Name	Last Name		
	y		and the second of the second o	and the second s	

31. Interes	ts in insurance	e policies shilibu or life incura	ano: hoolth covinge account (HSA); credit, homeowner's, or renter's insurance	•
		ounty, or me moule	100, HOMEL SEVENGS ROOTHE (
☑ No					
☐ Yes		urance company y and list its value	Company name:	Beneficiary:	Surrender or refund value:
	or each poncy	y and not no value	•		\$
					\$
					3
					\$
32. Any in	terest in prope	erty that is due you	ı from someone who has d	ied	
If you a	are the beneficia	ary of a living trust,	expect proceeds from a life ir	surance policy, or are currently entitled to receive	
propert	ty because som	neone has died.			
☑ No	ı		gald Hadrigh () Physics () (1990 mark in Quarter making and distributed the color () (1991) a proceeding the		~7
🔲 Ye	s. Give specific	information			\$
					Ψ
22 Claims	e anainet third	narties, whether	or not you have filed a laws	uit or made a demand for payment	
So. Cianiis Fyamr	a ayamat umu oles: Accidente	employment disput	es, insurance claims, or right	s to sue	
Z No		. i. gray and and part			
		ch claim			
	s. Describe eat	DI VIGIIII			.] \$
or Other	contingent an	d unliquidated cla	me of every nature, includi	ng counterclaims of the debtor and rights	
to set	off claims	u umquidace cie	mo or overy materies, mentals		
☑ No)				بمند
☐ Ye	es. Describe ea	ch claim			
					\$
			J 154		
35. Any 11	nancial assets	you did not alrea	ay list		
☑ No	•				
Ŭ Y€	es. Give specific	c information	and the same		\$
			See the second of the second s	Acceptable of the Control of the Con	
36. Add ti	he dollar value	e of all of your enti	ies from Part 4, including a	ny entries for pages you have attached	4 224 20
for Pa	art 4. Write tha	t number here		•	\$\$
	0.00				
					and notate in Dord 4
Part 5:	Describe	Any Business	Related Property Yo	ou Own or Have an Interest In. List any r	eai estate ili Part 1.
07 D o 140	over or hove	any logal or equi	able interest in any busine	ss_related property?	
=			able interest in any account		
	o. Go to Part 6.				
La Yo	es. Go to line 3	8.			
					Current value of the portion you own?
					Do not deduct secured claims
					or exemptions.
38 Δ000	unts receivable	e or commissions	you already earned		
		- 5. 55	,		
Z N					
₩ Y	es. Describe				\$
					und
39. Offic	e equipment, f	umishings, and si	IPPIIOS pare moderne printare conjere f	ax machines, rugs, telephones, desks, chairs, electronic device:	3
		acu anquiers, soliw	оны, иносенья, ринцега, сорнега, в	ar manufico, rago, mapitamo, adona, maino, aldedamo design	
2 N	-		والمنطقة والمراوية والمنطقة		NOW I
U Y	es. Describe				\$
•		and thousand A construction of the Constructio	Martin Representative de la francia de la companya	-	nead.

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Debtor 1	Patrick	Armand	Hamber Last Name	Case number (if known)	
	First Name	Middle Name	Last Name		
40 88- alvin	Stadenson o	winmont ownsl	ies you use in business,	and tools of your trade	: -
		darhureur' zahbi			
☑ No	s. Describe	در د	MIS Latinado I Mistra de Latin 1900 de 1909 e 1904, impliando de la dissa da transista de Autorito de Alexer PAR P		:
Tet	s. Describe				\$:

41. Invento	•				
₩ No	s. Describe	و من المراجعة و الراجعة و المراجعة و المراجع			\$
Sal 10:	s. Describe				
		ing as inint want	zrač		
42.Interes	•	ips or joint vent	uies		
	s. Describe	Nama of antitu:		% of ownership:	
		Name of entity.		%	\$
				%	\$
				%	\$
-					
		ig lists, or other	compilations		
M No		include nerson	ally identifiable informati	ion (as defined in 11 U.S.C. § 101(41A))?	
:	No No				
:	Yes. Desc				
:					\$
		nranatir var di	d not already list		marvini)
. 44. Any bi		property you di	a not already list		
☐ Ye	es. Give specific				\$
inf	formation				\$
:		***************************************			\$
					-
					\$
					\$
					\$
				ng any entries for pages you have attached	
for Pa	ert 5. Write that	number here		→	
					e e e
	I		0	Related Property You Own or Have an Interest I	len.
Part 6:	If you own o	i ny Farm- ano Ir have an intere	st in farmland, list it in P	related Property 100 Own of have all interest in Part 1.	(Bite
		any legal or equ	itable interest in any fari	m- or commercial fishing-related property?	
	o. Go to Part 7. es. Go to line 47.				
- - 10	es. Go to line 47	•			Current value of the
					portion you own?
					Do not deduct secured claims or exemptions.
47. Farm	animals				·
Exam	ples: Livestock,	poultry, farm-rais	ed fish		
₩ N					and colored p
☐ Y	es		•		
					\$

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Debtor	1 Patrick	Armand	Hamber Last Name	Case number (if known)	
	First Name	Middle Name	Last Name		
48. Cro j	ps—either growin	g or harvested			: :
Z Ž	-	y haydrag yn hag nyddyn i'r da'r han han hafad Mar Statu Mar Statu Mar Statu Mar Statu Mar Statu Mar Statu Mar	NA ESTIMATE PROGRAMMENT AND THE SERVICE OF THE SERVICE STATES AND THE SERVICE		Secretal Programme
	Yes. Give specific information				\$
			nts, machinery, fixture	e and tools of trade	
				s, and tools of titude	
	Yes	gamen gaga (), - of gagang agreement in Abbushin and and Abbushin	ta kanada ka danada ka mana da ka ka da ka sa		
					\$
_	m and fishing sup	_			:
	No Yes		الاعتماد المحادثات والمراجع المراجع المراجع المراجع المراجع المراجع المسابق فيستنبك والمتناسف الما المناسف الا		and the part of th
					\$
51, Any	farm- and comm	ercial fishing-rela	ted property you did n		
	No				Standard Markenstyres
	Yes. Give specific information	J			\$
EO Ado	d the dellar value			ing any entries for pages you have attached	
for	Part 6. Write that	number here		mg day on the page year.	→
	e v				· · · · · · · · · · · · · · · · · · ·
Part 7	Describe	All Property	fou Own or Have	an Interest in That You Did Not List Abov	ve
	you have other po imples: Season tickets		d you did not already lership	ust?	
Ø			an interest to the second and the simple properties of the second		\$
: U	Yes. Give specific information				\$
					\$
					_
54. Ad d	d the dollar value	of all of your entr	ies from Part 7. Write t	that number here	*
Part 8	List the T	otals of Each	Part of this Form	1	
55 Par	t 1: Total real esta	ate. line 2			→ \$ 128,337.00
				£ 16,700.00	
	t 2: Total vehicles			¢ 2,000.00	
57. Par	rt 3: Total persona	l and household	items, line 15	Ψ	
58. Par	rt 4: Total financia	l assets, line 36		\$ <u>4,321.00</u>	
59. Pa r	rt 5: Total busines	s-related propert	y, line 45	\$0.00	
60. Par	rt 6: Total farm- ar	nd fishing-related	property, line 52	\$	
61. P ai	rt 7: Total other pr	operty not listed.	line 54	+s 0.00	
	-	-		23 021 00	ı → +s 23,021.00
62. Tot	tal personal prope	erty. Add lines 56 t	hrough 61	\$Copy personal property tota	+\$ 23,V21.UU
					151 359 00
63. Tot	tal of all property	on Schedule A/B.	Add line 55 + line 62		\$ <u>151,358.00</u>
				7011	

Schedule A/B: Property

page 10

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Fill in this information to identify your case:					
Debtor 1	Patrick	Armand	Hamber		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing	j) First Name	Middle Name	Last Name		
United States	Bankruptcy Cou	rt for the: Western Distric	t of North Carolina		
Case number (If known)					

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

		to a particular dollar amoun the applicable statutory amo		property is determined to exceed that	amount, your exemption
P	art 1: Identif	y the Property You Claim	as Exempt		
1.	You are claim	emptions are you claiming? ming state and federal nonbanl ming federal exemptions. 11 U	kruptcy exemptions. 11		
2.	For any propert	ty you list on Schedule A/B t	hat you claim as exem	pt, fill in the information below.	
		on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		, , ,	Copy the value from Schedule A/B	Check only one box for each exemption.	
	Brief description:	Single-Family Home	<u>\$ 128,337.00</u>	Q \$	N.C. Gen. Stat. § 1C-1601 (f)
	Line from Schedule A/B:	1.1		100% of fair market value, up to any applicable statutory limit	NC Homestead Act
	Brief description:	www.www.	\$	<u> </u>	
	Line from Schedule A/B:			☐ 100% of fair market value, up to any applicable statutory limit	
	Brief description:		\$	<u> </u>	
	Line from Schedule A/B:			100% of fair market value, up to any applicable statutory limit	
3.		ng a homestead exemption of a homestead exemption of a lost on 4/01/16 and every 3	-	es filed on or after the date of adjustment)
	☑ No			n 1,215 days before you filed this case?	
	☐ No	a acquire and property develor			
	Yes				

Fill in this	information t	o identify your (case:					
Debtor 1	Patrick	Armand	Hamber					
	First Name	Mid	dle Name	Last Name				
Debtor 2 (Spouse, if filin	g) First Name	Mid	lde Name	Last Name				
United States Bankruptcy Court for the: Western District of North Carolina								
Case numbe (If known)	ef							

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

Do any creditors have claims secured by your property?
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
Yes. Fill in all of the information below.

for each claim. If more than one creditor ha	ore than one secured claim, list the creditor separately as a particular claim, list the other creditors in Part 2. abetical order according to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Column C Value of collateral Unsecured that supports this claim If any
OCWEN LOAN SERVICING	Describe the property that secures the claim:	\$ 230,451.00	\$ 256,674.00 _{\$}
Creditor's Name 12650 INGENUITY DRIVE Number Street	RESIDENT / HOME		
ORLANDO FL 32826 City State ZIP Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	-	
Who owes the debt? Check one.	Nature of lien. Check all that apply.		
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)	_	
Date debt was incurred 12/01/2009	Last 4 digits of account number	\$ 22,628.00	\$ 14,583.00 s
CHRYSLER CAPITAL Creditor's Name PO BOX 961275 Number Street	Describe the property that secures the claim: 2013 CHRYSLER 300		<u> </u>
Hamber Greek			
FORT WORTH TX 76161	As of the date you file, the claim is: Check all that apply Contingent Unliquidated		
City State ZIP Code	Contingent Unliquidated Disputed		
	Contingent Unliquidated		

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Debtor 1	Patrick	Armand		mber (if knowi)			
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	First Name	Middle Name	Last Name					
art 1:	Additional F After listing a by 2.4, and so	ny entries on this	page, number them beginning with 2.3, followed	Do not d	A of claim educt the collateral.		of collateral upports this	Column C Unsecured portion If any
	TRUST BAN	IK	Describe the property that secures the claim:	\$	3,397.00	\$	1,800.00	\$
PO E Number	BOX 85052		2003 JAGUAR X TYPE					
RICI	HMOND	VA 23285 State ZIP Code	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed	<i>i.</i>				
Debt	res the debt? Ch tor 1 only tor 2 only	eck one.	Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured car loan)					
Debt	tor 1 and Debtor 2 ast one of the deb	•	Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)					
com	ck if this claim i nmunity debt		7 1 2 0					
Date de	bt was incurred	12/01/2014	Last 4 digits of account number 7 1 2 0 Describe the property that secures the claim:	**************************************	azastokolitekki kolesztek elistekk	opurazione de la constitució de la cons	क्षात्रकारे विश्वपादा प्राप्तकार १४०० से वह ४,०० से दिन विश्वपत	sociolis (Mioristoria Artican
Creditor	r's Name		Describe the property that secures are comme			. T.		. , ,
Number	r Street		As of the date you file, the claim is: Check all that apply	 y.				
		State ZiP Code	Contingent Unliquidated					
City Who ow	ves the debt? C		Disputed Nature of lien. Check all that apply.					
	tor 1 only tor 2 only		An agreement you made (such as mortgage or secured car loan)	ı				
	tor 1 and Debtor 2 east one of the del	•	Statutory lien (such as tax lien, mechanic's lien)Judgment lien from a lawsuit					
	eck if this claim nmunity debt	relates to a	Other (including a right to offset)					
Date de	ebt was incurred	and the state of t	Last 4 digits of account number	eelkaansekkoon suurees viitulle er ee	magnas o estados e e estados del cinima de sidencia.	in er stattender til det kelligart des	SOUND FOR S	ruoguutaten sedan leefi belikilet kiidallik
Credito	or's Name		Describe the property that secures the claim:	\$		_ \$		\$
Numbe	r Street	war						
City		State ZIP Code	As of the date you file, the claim is: Check all that app Contingent Unliquidated	ely.				
	41	Sant man	Disputed					
☐ Det	wes the debt? Cotor 1 only	HEUR UIRE.	Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured)	d				
	otor 2 only otor 1 and Debtor	2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)					
_	east one of the de	btors and another	Judgment lien from a lawsuit Other (including a right to offset)					
COF	mmunity debt							
	ebt was incurre	•	Last 4 digits of account number		2 207 0	<u> </u>) h
			ries in Column A on this page. Write that number her rm, add the dollar value totals from all pages.		3,397.0 56,476.0	=	(A)	1/20/6

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Deptor : _	Patrick	Armand	Hamber	
	First Name	Middle Name	Last Name	
Debtor 2		ESJ.P. At.	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court t	for the: Western Distric	t of North Carolina	
Case number (if known)				

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Par					
	o any creditors have priority unsecured claims	against you?			
4	No. Go to Part 2.				
	Yes.			egie	
e n u	each claim listed, identify what type of claim it is. If a	editor has more than one priority unsecured claim, list the claim has both priority and nonpriority amounts, list that laims in alphabetical order according to the creditor's napart 1. If more than one creditor holds a particular claim, astructions for this form in the instruction booklet.)	at claim here a ime. If vou hav	nd snow botr re more than	two priority
			Total claim	Priority amount	Nonpriority amount
.1	Priority Creditor's Name	Last 4 digits of account number	\$	\$	\$
	Phony Oreano S Name	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is: Check all that apply	٠.		
		Contingent			
	City State ZIP Code	Unliquidated			
	Who incurred the debt? Check one.	☐ Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	□ Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	Check if this claim is for a community debt is the claim subject to offset?	 Claims for death or personal injury while you were intoxicated 			
	No	Other. Specify	_		
	☐ Yes		and the state of the subsequence of a construction	and the second s	o se se construction des la manual establish.
2.2	anderend had before the same considerable to the transfer of the first of the first of the same transfer of the comments and the same transfer of the same t	Last 4 digits of account number	•	ę	•
	Priority Creditor's Name		Φ	Ψ	
		When was the debt incurred?			
	Number Street	As of the date you file, the claim is: Check all that appl	v .		
		Contingent	•		
	City State ZIP Code	Unliquidated			
	on,	☐ Disputed			
	Who incurred the debt? Check one.	und Dioputed			
	Debtor 1 only	Type of PRIORITY unsecured claim:			
	Debtor 2 only Debtor 1 and Debtor 2 only	☐ Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government	t		
	Check if this claim is for a community debt	 Claims for death or personal injury while you were intoxicated 			
	Is the claim subject to offset? ☐ No ☐ Yes	Other, Specify			

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Debtor 1

Doc 1 Document Hamber Page 29 of 64 Armand Patrick Your PRIORITY Unsecured Claims — Continuation Page Part 1: After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. **Total claim Priority** Nonpriority amount amount Last 4 digits of account number _ Priority Creditor's Name When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only ☐ Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated Check if this claim is for a community debt Other, Specify Is the claim subject to offset? No C ☐ Yes Last 4 digits of account number Priority Creditor's Name When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent ☐ Unliquidated State ZIP Code Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only $\hfill \square$ Taxes and certain other debts you owe the government At least one of the debtors and another Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a community debt Other. Specify is the claim subject to offset? ☐ No ☐ Yes Last 4 digits of account number Priority Creditor's Name When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 7IP Code State ☐ Disputed Who incurred the debt? Check one.

Type of PRIORITY unsecured claim:

Taxes and certain other debts you owe the government

Claims for death or personal injury while you were

Domestic support obligations

intoxicated

Other, Specify

☐ No ☐ Yes

Debtor 1 only Debtor 2 only

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim is for a community debt

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Debtor 1

Patrick

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	o any creditors have nonpriority uns No. You have nothing to report in this Yes		_				
4. Li n ir	ist all of your nonpriority unsecured	litor separa litor holds a	tely for each	ical order of the creditor who holds each claim. If a creditor has claim. For each claim listed, identify what type of claim it is. Do not I aim, list the other creditors in Part 3.If you have more than three non	ist claims already		
	•				Total claim		
1	ATT			Last 4 digits of account number 3 7 5 0	711.60		
	Nonpriority Creditor's Name		····	07/04/0045	_{\$711.60_}		
	PO BOX 537104			When was the debt incurred? U7/U1/2015			
	Number Street	C 4	20252				
	ALTLANTA City	GA State	30353 ZIP Code	As of the date you file, the claim is: Check all that apply.			
		4		Contingent			
	Who incurred the debt? Check one.			Unliquidated			
	Debtor 1 only			Disputed			
	Debtor 2 only						
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:			
	At least one of the debtors and another			☐ Student loans			
		Te to-e		Obligations arising out of a separation agreement or divorce			
	Check if this claim is for a commun	nny dept		that you did not report as priority claims			
	Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts			
	⊘ No			✓ Other. Specify cell phone bill			
	Yes						
.2	BBT ASSOCIATION	ilo-i-Oukesoko, ki kiri attooritti vool	dien value in enstein weer versite vers	Last 4 digits of account number 3 6 8 2	s 63.70		
	Nonpriority Creditor's Name			When was the debt incurred? 06/01/2014			
	PO BOX 2914						
	Number Street						
	LARGO	FL	33779	As of the date you file, the claim is: Check all that apply.			
	City	State	ZIP Code	Contingent			
	Who incurred the debt? Check one.			Unliquidated			
	Debtor 1 only			☐ Disputed			
	Debtor 2 only						
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:			
	☐ At least one of the debtors and another			☐ Student loans			
	☐ Check if this claim is for a commu	nity debt		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 			
	Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debts	5		
	☑ No			Other Specify BANK FEES			
	Yes	alimani	gangaga ang kanalan ang mananan da da mananan ang kanalan ang mananan ang kanalan ang kanalan ang kanalan ang		e de assesta de sensione de la resta de escripción de la constituída de sensionado e consecuencia de la resta d		
1.3	CAROLINA LABORATORY N	IFTWOR	K	Last 4 digits of account number 2 5 2 7	20E 04		
	Nonpriority Creditor's Name			When was the debt incurred? 08/11/2015	\$ 305.94		
	PO BOX 70826			when was the debt incurred?			
	Number Street						
	CHARLOTTE	NC	28272	As of the date you file, the claim is: Check all that apply.			
	City	State	ZIP Code				
	Who incurred the debt? Check one.			☑ Contingent ☐ Unliquidated			
	☑ Debtor 1 only			Disputed			
	Debtor 2 only			ша Бюрикой			
	Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:			
	At least one of the debtors and anothe	r		☐ Student loans			
	☐ Check if this claim is for a commu	ınity debt		Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Is the claim subject to offset?			Debts to pension or profit-sharing plans, and other similar debt	s		
	₩ No			(MEDICAL BILL)			
	☐ Yes						

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CHARLOTTE RADIOLO	OGY, PA		Last 4 digits of account number 5 6 4 7	s36.5
Nonpriority Creditor's Name PO BOX 600109	<u> </u>		When was the debt incurred? 06/01/2015	
Number Street RALEIGH	NC	27675	As of the date you file, the claim is: Check all that apply.	
City		IP Code	Contingent	
Who incurred the debt? Check	k one.		Unliquidated Disputed	
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			Student loans	
At least one of the debtors an	d another		Obligations arising out of a separation agreement or divorce that	
Check if this claim is for a	community debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset	?		Other. Specify MEDICAL BILL	
☑ No				
☐ Yes				
GAFFNEY HEALTH SI		estamo est presiden en entanta i interne dia recessi de esta e en est	Last 4 digits of account number $\frac{1}{2}$ $\frac{5}{2}$ $\frac{2}{7}$	\$ <u>122.</u>
Nonpriority Creditor's Name	INVIOLO		When was the debt incurred? 01/03/2014	
4935 ALBEMARLE RD	SUITE 1		When was the debt incurred? U1/U3/2014	
Number Street CHARLOTTE	NC	28205	As of the date you file, the claim is: Check all that apply.	
City		ZIP Code	Contingent	
Who incurred the debt? Chec	k one.		☐ Unliquidated ☐ Disputed	
Debtor 1 only	,		- Disputed	
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			Student loans	
At least one of the debtors ar	nd another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
☐ Check if this claim is for	a community debt		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset	?		Other Specify MEDICAL BILL	
₩ No Yes				
romentation the first production with the second state of the first state of the second state of the secon	oori koon meelikka telestata maataa talkaa ah oo saa saa saa saa saa	geganny frantsia dia 60 metatra (harrida et estatut estat (harrida et estat (harrida et estat (harrida et esta	enternationeren kunn visikain kaala kuutu marta een nii väiteen kii käänilää käänkän kään kään kään en maatuun marta vään kunta kääniä käänä	_{\$228}
GINGRAS SLEEP ME Nonpriority Creditor's Name	DICINE, PA		Last 4 digits of account number 3 4 1 4	
PO BOX 37932			When was the debt incurred? 09/25/2015	
Number Street			As of the date you file, the claim is: Check all that apply.	
City	State	ZIP Code	Contingent	
Who incurred the debt? Che	rk one		Unliquidated	
Debtor 1 only	ON ONE.		☐ Disputed	
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			Student loans	
At least one of the debtors a	nd another		Obligations arising out of a separation agreement or divorce that	
Check if this claim is for	a community debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset	1?		✓ Other. Specify MEDICAL BILL	
☑ No				
Yes				

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Part 2:	Your NONPRIORITY Unsec	orea ore							
After listin	g any entries on this page, nur	nber then	n beginning with	4.4, followed by 4.5, and so forth.	Total claim				
	CARTHY BURGESS & WC	LFF		Last 4 digits of account number 7 3 0 8 \$ 8,577.3					
	rity Creditor's Name 00 CANNON ROAD			When was the debt incurred? 10/01/2013					
	Number Street CLEVELAND OH 44146		44146	As of the date you file, the claim is: Check all that apply.					
City	ncurred the debt? Check one.	State	ZIP Code	Contingent Unliquidated					
↓ De	btor 1 only			Disputed					
	btor 2 only btor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim: Student loans					
☐ At	least one of the debtors and another			Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	neck if this claim is for a commun	nity debt		Debts to pension or profit-sharing plans, and other similar debts					
Is the ☑ No ☐ Ye				☑ Other Specify PERSONAL LOAN					
1.8 MILI	ARTE STAR	stante entrové la cita en familia.	e yers ve nemention-kontinele al-baker) eteration is tittle kull leike kull.	Last 4 digits of account number 1 7 3 8	\$ 5,588.44				
Nonpric	ority Creditor's Name 1 S WALTON WALKER BI	_VD		When was the debt incurred? 06/01/2014					
Numbe	r Street LAS	TX	75236	As of the date you file, the claim is: Check all that apply.					
City		State	ZIP Code	Contingent Unliquidated					
	incurred the debt? Check one. abtor 1 only			☐ Disputed					
☐ De	ebtor 2 only			Type of NONPRIORITY unsecured claim:					
	ebtor 1 and Debtor 2 олlу least one of the debtors and another			☐ Student loans					
	heck if this claim is for a commu	nitu daht		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 					
is the	claim subject to offset?	nity debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify MILITARY RETAILOR					
√2 No □ Ye									
4.9	EST DIAGNOSTICS	mandilida dalamanjerah	enament ti e deter de primary namente e de troit à d'establisse appearant le	Last 4 digits of account number 4 5 0 6	_{\$} 76.82				
Nonpri	onity Creditor's Name BOX 740777			When was the debt incurred? 08/07/2015					
Numbe		ОН	45274	As of the date you file, the claim is: Check all that apply.					
City		State	ZIP Code	Contingent					
Who	incurred the debt? Check one.			☐ Unliquidated ☐ Disputed					
	ebtor 1 only			Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify LAB also acct # 7251					
	ebtor 2 only ebtor 1 and Debtor 2 only								
	t least one of the debtors and another								
Ос	heck if this claim is for a commu	nity debt							
_	e claim subject to offset?								
Z IN □ Yo									

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Debtor 1

Patrick Armand First Name Middle Name

Hamber

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Your NONPRIORITY Unsecured Claims — Continuation Page

er listing any entries on this	page, number the	m beginning with	4.4, followed by 4.5, and so forth.	Total cla			
CREDIT MANAGEME	NT		Last 4 digits of account number 9 7 0 1	_{\$} 245			
Nonpriority Creditor's Name 4200 INTERNATIONAL PRKWY			When was the debt incurred? 09/01/2015				
Number Street			As of the date you file, the claim is: Check all that apply.				
CARROLLTON	TX State	75007 ZIP Code	Contingent				
Oly	51310	2 0000	☐ Unliquidated				
Who incurred the debt? Cher	k one.		☑ Disputed				
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only			Student loans				
At least one of the debtors a	nd another		Obligations arising out of a separation agreement or divorce that				
✓ Check if this claim is for	a community debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offset	?		Other. Specify CABLE SERVICE				
☑ No ☐ Yes							
TMOBILE Nonpriority Creditor's Name	ocker skriverjennska se endlore i remente kratistic til Abberte i skriveske kilologiske i kladistic i kladisti	vest del all'atte de mener è verbre del de l'entre del activité de la comerce est	Last 4 digits of account number 2 4 0 6	\$ <u>1,082</u>			
PO BOX 742596			When was the debt incurred? 10/07/2013				
Number Street			 As of the date you file, the claim is: Check all that apply. 				
CINCINNATTI City	OH State	45274 ZIP Code	□ Contingent				
•	*****		Unliquidated				
Who incurred the debt? Che	ck one.						
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only			Student loans				
At least one of the debtors a	nd another		Obligations arising out of a separation agreement or divorce that				
☑ Check if this claim is for	a community debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts				
Is the claim subject to offse	!?		Other. Specify CELL PHONE SERVICE				
₩ No Yes							
TRANSWORLD	en eksternanne kennek er er en kennek en skrever kenne en en ekste en en ekste kenne en en ekste kenne kennek	authoritische Antalia antalia authoritische Statische St	Last 4 digits of account number 5 9 4 0	\$ <u>11</u>			
Nonpriority Creditor's Name							
507 PRUDENTIAL RO	AD		When was the debt incurred? U6/01/2014				
Number Street HORSHAM	PA	19044	As of the date you file, the claim is: Check all that apply.				
City	State	ZIP Code	Contingent				
Who incurred the debt? Che	ck one.		Unliquidated				
Debtor 1 only	Jii		☑ Disputed				
Debtor 2 only			Type of NONPRIORITY unsecured claim:				
Debtor 1 and Debtor 2 only			 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 				
At least one of the debtors a							
Check if this claim is for a community debt			Debts to pension or profit-sharing plans, and other similar debts				
is the claim subject to offse	1?		☑ Other. Specify LAWN SERVICE				

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Your NONPRIORITY Unsecured Claims — Continuation Page

Afte	r listing any entries on this page, number then	ı beginning witl	n 4.4, followed by 4.5, and so forth.	Tot	al claim			
ð	UNION EMS	চনক, ১৮চকিট্ ^চ চ	Last 4 digits of account number <u>4 1 7 6</u> \$ 878.9					
	Nonpriority Creditor's Name		When was the debt incurred? 06/01/2015	Y	_			
	PO BOX 863		when was the debt incurred?					
	Number Street LEWISVILLE NC	27023	As of the date you file, the claim is: Check all that apply.					
	City State	ZIP Code	Contingent					
	Who incurred the debt? Check one.		Unliquidated					
	Debtor 1 only		Disputed					
	Debtor 2 only		Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only		Student loans					
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that					
	☑ Check if this claim is for a community debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?		Other. Specify MEDICAL SERVICE					
	☑ No □ Yes							
á	WOMEN'S HEALTH OB-GYN OF STL	OUIS	Last 4 digits of account number <u>5</u> <u>8</u> <u>7</u> <u>2</u>	\$	105.0			
	Nonpriority Creditor's Name 1031 BELLVUE DRIVE SUITE 200		When was the debt incurred? 01/03/2014					
	Number Street RICHMOND HEIGHTS MO	63117	As of the date you file, the claim is: Check all that apply.					
	City State	ZIP Code	Contingent					
	100		Unliquidated					
	Who incurred the debt? Check one.		Disputed					
	Debtor 1 only Debtor 2 only		Type of NONPRIORITY unsecured claim:					
	Debtor 1 and Debtor 2 only		☐ Student loans					
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce that					
	☐ Check if this claim is for a community debt		you did not report as priority claims					
	Is the claim subject to offset?		☐ Debts to pension or profit-sharing plans, and other similar debts☐ Other. Specify MEDICAL BILL					
	✓ No ☐ Yes		- Outer opening					
		lennik kidakildi amman sonen merken senen te	Last 4 digits of account number	»»«»»»»»»»	148200410041404branes			
	Nonpriority Creditor's Name		When was the debt incurred?					
	Number Street		As of the date you file, the claim is: Check all that apply.					
	City State	ZIP Code	Contingent					
	Side Side		Unliquidated					
	Who incurred the debt? Check one.		☐ Disputed					
	Debtor 1 only		Time of NONDRIONITY and a series					
	Debtor 2 only Debtor 1 and Debtor 2 only		Type of NONPRIORITY unsecured claim:					
	At least one of the debtors and another		 Student loans Obligations arising out of a separation agreement or divorce that 					
	_		you did not report as priority claims					
	Check if this claim is for a community debt		Debts to pension or profit-sharing plans, and other similar debts					
	Is the claim subject to offset?		Other, Specify					
	□ No □ Yes							

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Armand

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Part 3:

List Others to Be Notified About a Debt That You Already Listed

TIME WARNER CABLE			On which entry in Part 1 or Part 2 did you list the original creditor?			
lame			Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims			
PO BOX 70872 Jumber Street			Part 2: Creditors with Nonpriority Unsecured Cla			
STOWN			Part 2: Creditors with Nonpholity Orisecured Cla			
CHARLOTTE	NC State	28272 ZIP Code	Last 4 digits of account number 9 7 0 1			
ONEMAIN FINANCIAL	e pero como en escala de Secola de Assecta	o en estrata dos electros en entre en tra en	On which entry in Part 1 or Part 2 did you list the original creditor?			
PO BOX 499			Line 4.7 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
lumber Street			Part 2: Creditors with Nonpriority Unsecured			
			Claims			
HANOVER Sity	MD State	21076 ZIP Code	Last 4 digits of account number 1 6 3 7			
TRUGREEN	a deservivo deservivo d'asservivistamento deserva a esta de la compansión de la compansión de la compansión de	antan sa America Antana an	On which entry in Part 1 or Part 2 did you list the original creditor?			
10830 QUALITY DRIVI	-		Line 4.12 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Street			Part 2: Creditors with Nonpriority Unsecured			
			Claims			
CHARLOTTE	NC State	28278 ZIP Code	Last 4 digits of account number 5 9 4 0			
Vame			On which entry in Part 1 or Part 2 did you list the original creditor?			
			Line of (Check one): Part 1: Creditors with Priority Unsecured Claim			
Number Street			☐ Part 2: Creditors with Nonpriority Unsecured			
			Claims			
Cay	State	ZIP Code	Last 4 digits of account number			
			On which entry in Part 1 or Part 2 did you list the original creditor?			
Name						
Number Class			Line of (Check one): Part 1: Creditors with Priority Unsecured Claim			
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims			

City	State	ZIP Code	Last 4 digits of account number			
elektrik programmen er en	r anne come com recent del certificación en ce		On which entry in Part 1 or Part 2 did you list the original creditor?			
Name			Line of (Check one): Part 1: Creditors with Priority Unsecured Claim			
Number Street			Part 2: Creditors with Nonpriority Unsecured			
			Claims			
City	State	ZIP Code	Last 4 digits of account number			
Name	vag valanta ve za zaveze tenevez egeneralegen		On which entry in Part 1 or Part 2 did you list the original creditor?			
ivanis			Line of (Check one): Part 1: Creditors with Priority Unsecured Claim			
Number Street			D Part 2: Creditors with Nonpriority Unsecured			

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Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

				Total claim	
Total claims	6a.	Domestic support obligations	6a.	\$	0.00
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$	0.00
	6e.	Total. Add lines 6a through 6d.		\$	0.00
				Total claim	
Total claims	6f.	Student loans	6f.	\$	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+ \$	17,905.57
	6j.	Total. Add lines 6f through 6i.	6j.	\$	17,905.57

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Fill	in this in	nformation t	o identify your case	:		
Debt	or	Patrick	Armand	Hamber		
Debt	or 2	First Name	Middle Na	me Last Name		
(Spot	use If filing)	First Name	Middle Na			
			ourt for the: Western D	istrict of North Carolina		
	e number nown)				1	eck if this is an ended filing
<u> </u>						
Off	icial	Form 1	06G			
Sc	hed	ule G:	Executor	y Contracts a	nd Unexpired Leases	12/15
infori addit	mation. ional pa	If more spar ages, write y	urate as possible. If ce is needed, copy t rour name and case secutory contracts o	he additional page, fill it or number (if known).	ng together, both are equally responsible for supplying co t, number the entries, and attach it to this page. On the to	orrect op of any
	₩ No. 1	Check this bo	ox and file this form w	ith the court with your other	chedules. You have nothing else to report on this form. es are listed on <i>Schedule A/B: Property</i> (Official Form 106A/B)) .
4	example	arately each e, rent, vehic ed leases.	n person or company cle lease, cell phone	y with whom you have the). See the instructions for thi	contract or lease. Then state what each contract or lease is form in the instruction booklet for more examples of executo	is for (for ry contracts and
N. 44 N. 4 2. 2	Person	or company	with whom you hav	ve the contract or lease	State what the contract or lease is for	
2.1						
	Name					
	Number	Street				
i.	0.7		7	IP Code	<u></u>	
2.0	City		State Z	ir Code sample seguine in a concession seguine in seguine seguine		te en para calla di gran propria de canada en describo en describo en describo en describo en describo en desc En entre en la calla de la
2.2	Name	·····				
	Number	Street				
[.v.o.v.	City		State Z	IP Code		aren aringerium optional afonderes statu
2.3	Name					
	Number	Street				
	City		State Z	IP Code		en en eta errore errori inpet erroritoriat inalizat centa
2.4	Name	·				
		Cinnai				
) ; ;	Number	Street				
	City		State Z	IP Code		and and statement of the services
2.5	Name				***************************************	
	Number	Street				
	City		State 2	IP Code		

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2/18/2016

ZIP Code

State

City

Name

Number

Street

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Debtor 1	Patrick	Armand	Hamber	
	First Name		Middle Name	Last Name
Debtor 2				
(Spouse, if filing)	First Name		Middle Name	Last Name
United States	Bankruptcy C	ourt for the: We	stern District of N	lorth Carolina

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and

you have any codebtors? (If yo No Yes	u are filing a joint case, do n	ot list either spouse as	s a codebtor.)
	a, Nevada, New Mexico, Pue	erto Rico, Texas, Wash	
No	occo, or regar equivalent ne	o wan you at the time.	
	ate or territory did you live? _	•	Fill in the name and current address of that person.
Name of your spouse, former spous	e, or legal equivalent		
Number Street			
hown in line 2 again as a codeb chedule D (Official Form 106D), chedule E/F, or Schedule G to fi	tor only if that person is a Schedule E/F (Official For	guarantor or cosigne	r if your spouse is filing with you. List the person er. Make sure you have listed the creditor on ale G (Official Form 106G). Use Schedule D,
Column 1, list all of your codeb hown in line 2 again as a codeb chedule D (Official Form 106D), chedule E/F, or Schedule G to fi	otors. Do not include your stor only if that person is a Schedule E/F (Official For	spouse as a codebtor guarantor or cosigne	er. Make sure you have listed the creditor on
Column 1, list all of your codeb hown in line 2 again as a codeb chedule D (Official Form 106D), chedule E/F, or Schedule G to fi Column 1: Your codebtor	otors. Do not include your stor only if that person is a Schedule E/F (Official For	spouse as a codebtor guarantor or cosigne	er. Make sure you have listed the creditor on ale G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the Check all schedules that apply:
Column 1, list all of your codeb hown in line 2 again as a codeb chedule D (Official Form 106D), chedule E/F, or Schedule G to fi Column 1: Your codebtor	otors. Do not include your stor only if that person is a Schedule E/F (Official For	spouse as a codebtor guarantor or cosigne	er. Make sure you have listed the creditor on ale G (Official Form 106G). Use Schedule D, Column 2: The creditor to whom you owe the
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Column 1, list all of your codeb hown in line 2 again as a codeb chedule D (Official Form 106D), chedule E/F, or Schedule G to fi Column 1: Your codebtor ANGELINA P HAMBER Name 2001 CANOPY DRIVE	otors. Do not include your stor only if that person is a Schedule E/F (Official For	spouse as a codebtor guarantor or cosigne	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line 2.1, 2.2 Schedule E/F, line
Column 1, list all of your codeb hown in line 2 again as a codeb chedule D (Official Form 106D), chedule E/F, or Schedule G to fit Column 1: Your codebtor ANGELINA P HAMBER Name 2001 CANOPY DRIVE Number Street INDIAN TRAIL	otors. Do not include your stor only if that person is a Schedule E/F (Official Foreill out Column 2.	spouse as a codebtor guarantor or cosigne m 106E/F), or Schedu 28079	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line 2.1, 2.2 Schedule E/F, line Schedule G, line
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Column 1, list all of your codeb hown in line 2 again as a codeb chedule D (Official Form 106D), chedule E/F, or Schedule G to fi Column 1: Your codebtor ANGELINA P HAMBER Name 2001 CANOPY DRIVE Number Street INDIAN TRAIL City	otors. Do not include your stor only if that person is a Schedule E/F (Official Foreill out Column 2.	spouse as a codebtor guarantor or cosigne m 106E/F), or Schedu 28079	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line 2.1, 2.2 Schedule E/F, line Schedule D, line Schedule D, line
Column 1, list all of your codeb shown in line 2 again as a codeb schedule D (Official Form 106D), schedule E/F, or Schedule G to fit Column 1: Your codebtor ANGELINA P HAMBER Name 2001 CANOPY DRIVE Number Street INDIAN TRAIL City Name	otors. Do not include your stor only if that person is a Schedule E/F (Official Formill out Column 2. NC State	spouse as a codebtor guarantor or cosigne m 106E/F), or <i>Schedu</i> 28079 ZIP Code	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line 2.1, 2.2 Schedule E/F, line Schedule G, line
Column 1, list all of your codeb shown in line 2 again as a codeb schedule D (Official Form 106D), schedule E/F, or Schedule G to fit Column 1: Your codebtor ANGELINA P HAMBER Name 2001 CANOPY DRIVE Number Street INDIAN TRAIL City	otors. Do not include your stor only if that person is a Schedule E/F (Official Foreill out Column 2.	spouse as a codebtor guarantor or cosigne m 106E/F), or Schedu 28079	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line 2.1, 2.2 Schedule E/F, line Schedule D, line Schedule D, line
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Column 1, list all of your codeb shown in line 2 again as a codeb schedule D (Official Form 106D), schedule E/F, or Schedule G to fit Column 1: Your codebtor ANGELINA P HAMBER Name 2001 CANOPY DRIVE Number Street INDIAN TRAIL City Name	otors. Do not include your stor only if that person is a Schedule E/F (Official Formill out Column 2. NC State	spouse as a codebtor guarantor or cosigne m 106E/F), or <i>Schedu</i> 28079 ZIP Code	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line 2.1, 2.2 Schedule E/F, line Schedule D, line

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Debtor 1

Hamber

Case number (if known)_

(Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	ISTRICTE	gueet			
	City		State	ZIP Code	
3					Schedule D, line
	Name				☐ Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	ZIP Code	
3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	(MATHEMET	CHOOL			
<u></u>	City		State	ZIP Code	
3		ner er enne de gere en			Cabaduta D. E
	Name				Schedule D, line
					Schedule E/F, line
	Number	Street			Scriedule G, mic
	City		State	ZIP Code	and the second s
3		are and a second the first of the effect of the se	y transmission of the control of the		
ļ	Name				Schedule D, line
					Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	ZIP Code	_
3	URY	and a contract of the second of			
	Name				Schedule D, line
					Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	ZIP Code	
	City		Jac		
	Name				Schedule D, line
					☐ Schedule E/F, fine
	Number	Street			Schedule G, line
1			Object -	715 Cod-	mentan
3	City	A CONTRACTOR OF THE CONTRACTOR	State	ZIP Code	in a contract the contract the contract that the contract the contract that the contract the contract the contract the contract that the contract the contract that the contract the contract the contract that the contract the contract that the con
Taran Military I	Noma				Schedule D, line
	Name				☐ Schedule E/F, line
	Number	Street			Schedule G, line
l.	City	de travada antica de la calcian consulta de suida de la calcianda de la calcia de la calcia de la calcia de la	State St	ZIP Code	interpretation appropriate inverses interpretation and adaptication programment and appropriate expensive expensive and an expensive and are also as a supplication of the expensive and an expensive and an expensive and are also as a supplication of the expensive and an expensive and are also as a supplication of the expensive and an expensive and are also as a supplication of the expensiv

Fill in this in	formation to identify y	our case:					
Debtor 1	Patrick A	rmand Hamb	er				
Debior 1	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the: V	Vestern District of North Ca	rolina				
Case number					Check if th		
(at to so and						ended filing	
					• • •	element showing postpetition as of the following date:	chapter 13
Official Fo	orm 106l				MM / D	D/ YYYY	
Sched	lule I: You	r Income					12/15
supplying co	rrect information. If your snow	u are married and not filli se is not filing with you, o top of any additional pag	ng jointly, and you Io not include info	r spouse rmation a	is living with y bout vour spo	or 2), both are equally respons you, include information about use. If more space is needed, nown). Answer every question	your spouse. attach a
Fill in you informati	ır employment on.		Debtor 1	CANADA AND THE STATE OF THE STA	Na Andrewski Krelningerja menement od europ za zwieceg occus zobe z	Debtor 2 or non-filing spo)USO
attach a s	e more than one job, eparate page with n about additional s.	Employment status	☐ Employed ☐ Not employe	d		☐ Employed ☐ Not employed	
	art-time, seasonal, or oyed work.	Occumation	Disability				
	on may include student naker, if it applies.	Occupation					
		Employer's name	<u>N/A</u>				
		Employer's address	N/A				
			Number Street			Number Street	·
			City	State Z	IP Code	City State	ZIP Code
		How long employed the	re?				
			-				
Part 2:	Give Details About						
spouse u	nless you are separated	•				rite \$0 in the space. Include you for that person on the lines	r non-filing
below. If	our non-tiling spouse ni you need more space, a	ttach a separate sheet to the	ar, combine the into nis form.	iiiiauoii iu	an employers	tor that person on the lines	
				FESSESSESSES	For Debtor 1	For Debtor 2 or non-filing spouse	
List more deduction	nthly gross wages, salens). If not paid monthly	ary, and commissions (be calculate what the monthly	efore all payroll wage would be.	2. \$.	4,014.00	\$	
3. Estimat	e and list monthly ove	rtime pay.		3. + \$	0.00	+ \$	
4. Calcula	te gross income. Add l	ine 2 + line 3.		4. \$	4,014.00	\$	

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Debtor 1

Patrick Armand Hamber Case number (# known)______

		For	Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4.	\$	0.00	\$	
5. List all payroll deductions:					
5a, Tax, Medicare, and Social Security deductions	5a.	\$		\$:
5b. Mandatory contributions for retirement plans	5b.	\$		\$	1
5c. Voluntary contributions for retirement plans	5c.	\$		\$:
5d. Required repayments of retirement fund loans	5d.	\$		\$:
5e. Insurance	5e.	\$	138.86	\$	
5f. Domestic support obligations	5f.	\$		\$	
5g. Union dues	5g.	\$		\$	
5h. Other deductions. Specify: Medical / Dental	5h.	+\$	132.52	+ \$	
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h$.	6.	\$	271.34	\$:
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,742.66	\$:
8. List all other income regularly received:					:
8a. Net income from rental property and from operating a business, profession, or farm					:
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$_		\$:
8b. Interest and dividends	8b.	\$		\$: :
8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	nt				:
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_		\$: :
8d. Unemployment compensation	8d.	\$_		\$	•
8e. Sociał Security	8e.	\$		\$	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ice 8f.	\$		\$	
Specify:		Ψ	4.007.00		
8g. Pension or retirement income	8g.	\$_	1,907.00	\$	· ·
8h. Other monthly income. Specify: Military Disability	8h.	+\$_	2,107.00	+\$	 -
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$_	4,014.00	\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10	. \$_	3,742.66	+ \$	_ = \$ 3,742.66
11. State all other regular contributions to the expenses that you list in Sche Include contributions from an unmarried partner, members of your household, friends or relatives.	your (depend			
Do not include any amounts already included in lines 2-10 or amounts that are	not a	vailab	e to pay expe		. 0.00
Specify:				1	1, + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Your Assets and Liabilities and Certain					Combined
13. Do you expect an increase or decrease within the year after you file this No.	form	?			monthly income
Yes. Explain:				<u> </u>	
				<u> </u>	

Schedule I: Your Income

page

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Fill in this information to identify your case:			
Debtor 1 Patrick Armand Hamber First Name Middle Name Last Name	Check if thi	s is:	
Debtor 2 (Scourse if filing) First Name Last Name Last Name	🔲 An ame	nded filing	
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Western District of North Carolina		ement showing postp	
Case number	MM / DD	/ YYYY	
(if known)			
Official Form 106J			
Schedule J: Your Expenses			12/15
Be as complete and accurate as possible. If two married people are filli information. If more space is needed, attach another sheet to this form (if known). Answer every question.	ng together, both are equally ro . On the top of any additional p	esponsible for supplyi pages, write your name	ng correct e and case number
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?			
No✓ Yes. Debtor 2 must file Official Form 106J-2, Expenses for S	Separate Household of Debtor 2.		
2. Do you have dependents?	Dependent's relationship to	Dependent's	Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	age	with you?
Do not state the dependents' names.	Step Son	15	No Yes
	Son	9	☑ No ☐ Yes
	Daughter	8	☑ No ☐ Yes
			□ No
			U Yes □ No
		***************************************	☐ No ☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			and the state of t
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you a expenses as of a date after the bankruptcy is filed. If this is a supplem applicable date.			
Include expenses paid for with non-cash government assistance if yo such assistance and have included it on Schedule I: Your Income (Off		Your expe	enses
The rental or home ownership expenses for your residence. Include any rent for the ground or lot.	•	######################################	1,771.00
If not included in line 4:			
4a. Real estate taxes		4a. \$	
4b. Property, homeowner's, or renter's insurance		4b. \$	135.00
4c. Home maintenance, repair, and upkeep expenses		4c. \$	
4d. Homeowner's association or condominium dues		4d. \$	135.00

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Debtor 1 Patrick Armand Hamber Case number (# known)______

			Your expe	nses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	WARREST STATE OF THE STATE OF T
6.	Utilities:			
Ψ.	6a. Electricity, heat, natural gas	6a.	\$	225.00
	6b. Water, sewer, garbage collection	6b.	\$	60.00
	6c. Telephone, cell phone, internet, satellite, and cable services	6c.	\$	110.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	100.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	40.00
10.	Personal care products and services	10.	\$	20.00
11.	Medical and dental expenses	11.	\$	150.00
12.	Transportation. Include gas, maintenance, bus or train fare.		¢	100.00
	Do not include car payments.	12.	Ψ	***************************************
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	
14.	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	95.00
	15b. Health insurance	15b.	\$	65.00
	15c. Vehicle insurance	15c.	\$	118.00
	15d. Other insurance. Specify:	15d.	\$	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	486.00
	17b. Car payments for Vehicle 2	17b.	\$	153.00
	17c. Other. Specify:	17c.	\$	
	17d. Other. Specify:	17d.	\$	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	
19.	* * *			
	Specify: I pay my rent and all manner of bills in the other home	19.	\$	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ie.		
	20a. Mortgages on other property	20a.	\$	0700mm000mm000mm000mm0000mm0000mm
	20b. Real estate taxes	20b.	\$	
	20c. Property, homeowner's, or renter's insurance	20c.	\$	
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	
	20e. Homeowner's association or condominium dues	20e.	\$	

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Debtor 1	Patrick First Name	Armand Middle Name	Hamber Last Name	***************************************	Case number (# Innown)	***************************************	
21. Other. S	pecify:				21.	+\$	
22. Calculat	e your mon	thly expenses.					الا يول به خالون الدين الارسان الدين الاستهارة الدين الا منظم الدين الارسان الدين الدين الارسان الدين الدين ال والله الدين ال
22a. Add	l lines 4 thro	ugh 21.			22a.	\$	3,748.00
22b. Cop	y line 22 (m	onthly expenses	for Debtor 2), if any, fron	n Official Form 106J-2	22b.	\$	
22c. Add	l line 22a an	d 22b. The result	is your monthly expense	95.	22c.	\$	3,748.00
23. Calculate	your mont	hly net income.					4,014.00
23a. Co	py line 12 (y	our combined mo	nthly income) from Sche	edule I.	23a,	\$	4,014.00
23b. Co	py your mon	thly expenses fro	m line 22c above.		23b.	-\$	3,748.00
	-	nonthly expenses ur <i>monthly net in</i>	from your monthly incorcome.	ne.	23c .	\$	266.00
For exam	pple, do you payment to	expect to finish p increase or decr	aying for your car loan w ease because of a modif	vithin the year after you f within the year or do you ex fication to the terms of you st in June and the car	pect your r mortgage?	dy been n	nodified down 1
was 100.	Explain	expect to		bts and start over wit		an afford.	

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V 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2			
Il in this information to identify your case:			
ebtor 1 Patrick Armand Ham First Name Middle Name	Last Name	-	
ebtor 2 pouse, if filing) First Name Middle Name	Last Name	_	
nited States Bankruptcy Court for the: Western Dist	rict of North Carolina		
ase number	***************************************		
			Check if this is
			amended filing
Official Farms 400Dag			
Official Form 106Dec			
Declaration About	an Individual [ebtor's Schedules	12/15
If two married people are filing together, bo	th are equally responsible for su	pplying correct information.	
		d schedules. Making a false statement, concealing	a proporti or
Did you pay or agree to pay someone w No Yes. Name of person	ho is NOT an attorney to help yo	u fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration	n, and
		Signature (Official Form 119).	
Under penalty of perjury, I declare that i	have read the summany and sol	nadulae filad with this darlaration and	
that they are true and correct.	nave read the summary and ser	coules ned with this decimation and	
* COD	x		
Signature of Debtor 1			
		r 2	
1 military	Signature of Debte	ъг 2	
Date 02//9/2016			

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Debtor 1	Patrick	Armand	Hamber			
ebtor 2	First Name	Middle Name	Last Name			
	ng) First Name	Middle Name	Last Name			
nited State	es Bankruptcy Court f	or the: Western District of	North Carolina			
ase numb f known)	er				1	Check if this is a
				Annonana mananana manana m		amended filing
fficial	Form 107					
		_ inancial Affai	re for Individ	luale Eilina fo	r Pankrunta	•
				luals Filing fo		
as comp	elete and accurate	as possible. If two mar	ried people are filing to	gether, both are equally	responsible for supply	ring correct
ormation mber (if l	ı. If more space is known). Answer e	s needed, attach a separ verv guestion.	ate sheet to this form.	On the top of any addition	onal pages, write your r	name and case
		vory quoduom				
art 1:	Give Details A	bout Your Marital Sta	atus and Where You	Lived Before		
What is	s your current ma	rital status?				
🗹 Ma	rried					
	t married					
. During	the last 3 years, I	nave you lived anywhere	other than where you	live now?		
	the last 3 years, I	nave you lived anywhere	other than where you	live now?		
□ No			,			
☐ No ☑ Yes	s. List all of the plac	nave you lived anywhere	years. Do not include w	here you live now.	A A CONTRACTOR	
☐ No ☑ Yes			years. Do not include w		ng panangan	Dates Debtor 2 lived there
☐ No ☑ Yes	s. List all of the plac		years. Do not include w Dates Debtor 1 E lived there	here you live now.	ng panangan	lived there
No VI Yes	s. List all of the place	ces you lived in the last 3	years. Do not include w Dates Debtor 1 E lived there	here you live now.		lived there
No Se Yes	s. List all of the place ebtor 1: 2001 Canop		years. Do not include w Dates Debtor 1 E lived there	here you live now. Debtor 2: Same as Debtor 1		lived there
No Se Yes	s. List all of the place	ces you lived in the last 3	years. Do not include w. Dates Debtor 1 E lived there	here you live now.		lived there Same as Debtor
No Se Yes	s. List all of the place ebtor 1: 2001 Canop	ces you lived in the last 3	years. Do not include with the proof of the	here you live now. Debtor 2: Same as Debtor 1		lived there Same as Debtor From
No Yes	s. List all of the place ebtor 1: 2001 Canop lumber Street	ces you lived in the last 3 by Drive NC 28079	years. Do not include with the proof of the	here you live now. Debtor 2: Same as Debtor 1		lived there Same as Debtor From
No Yes	ebtor 1: 2001 Canop	ces you lived in the last 3	years. Do not include with the proof of the	here you live now. Debtor 2: Same as Debtor 1	State ZIP Code	lived there Same as Debtor From
No Yes	s. List all of the place ebtor 1: 2001 Canop lumber Street	ces you lived in the last 3 by Drive NC 28079	years. Do not include with the property of the	Debtor 2: Same as Debtor 1 Number Street	State ZIP Code	Ived there Same as Debtor From To
No Yes	s. List all of the place ebtor 1: 2001 Canop lumber Street	ces you lived in the last 3 by Drive NC 28079	years. Do not include with the property of the	Debtor 2: Same as Debtor 1 Number Street	State ZIP Code	Ived there Same as Debtor From To Same as Debtor
No Yes	s. List all of the place ebtor 1: 2001 Canop lumber Street	ces you lived in the last 3 by Drive NC 28079	years. Do not include with the proof of the	Debtor 2: Same as Debtor 1 Number Street	State ZIP Code	Same as Debtor From To Same as Debtor
No Yes	s. List all of the place ebtor 1: 2001 Canop lumber Street Indian Trail City	ces you lived in the last 3 by Drive NC 28079	years. Do not include with the property of the	Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1	State ZIP Code	Ived there Same as Debtor From To Same as Debtor
No Yes	s. List all of the place ebtor 1: 2001 Canop lumber Street Indian Trail City	ces you lived in the last 3 by Drive NC 28079	years. Do not include with the proof of the	Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1	State ZIP Code	Same as Debtor From To Same as Debtor
No Yes	s. List all of the place ebtor 1: 2001 Canop lumber Street Indian Trail City	ces you lived in the last 3 by Drive NC 28079	years. Do not include with the proof of the	Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1 Number Street		Same as Debtor From To Same as Debtor
No Yes	ebtor 1: 2001 Canop Jumber Street Indian Trail City	oy Drive NC 28079 State ZIP Code	years. Do not include with the proof of the	Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1	State ZIP Code	Same as Debtor From To Same as Debtor
No Ves D	ebtor 1: 2001 Canop Jumber Street Indian Trail City Jumber Street	NC 28079 State ZIP Code	years. Do not include with the property of the	City Same as Debtor 1 Number Street Number Street City City City City	State ZIP Code	Same as Debtor From To Same as Debtor From Tro Community or operty
No Variation No Va	ebtor 1: 2001 Canop Jumber Street Indian Trail City Jumber Street	NC 28079 State ZIP Code	years. Do not include with the property of the	Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1 Number Street	State ZIP Code	Same as Debtor From To Same as Debtor From Tro Community or operture
No Yes On	ebtor 1: 2001 Canop lumber Street Indian Trail City Umber Street	NC 28079 State ZIP Code	years. Do not include w. Dates Debtor 1 Elived there From 06/15/2009 To 06/29/2015 From To From To spouse or legal equival aho, Louisiana, Nevada,	Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1 Number Street City City ent in a community prop New Mexico, Puerto Rico	State ZIP Code	Same as Debtor From To Same as Debtor From Tro Community or operty

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otor 1	Patrick Armand First Name Middle Name Last	Hamber	Case nur	mber (if known)	
Fi	d you have any income from employmer I in the total amount of income you received you are filing a joint case and you have inco	d from all jobs and all bus	inesses, including part-tir	ne activities.	ndar years?
	No Yes. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips	\$0.00	Wages, commissions, bonuses, tips	\$
		Operating a business Wages, commissions	and a second of	Operating a business	
	For last calendar year: (January 1 to December 31, 2015	Wages, commissions, bonuses, tips Operating a business	\$2,946.00		\$
	YYYY	₩ Wages, commissions,		☐ Wages, commissions,	
	For the calendar year before that: (January 1 to December 31, 2014	bonuses, tips Operating a business	\$4,000.00	bonuses, tips Operating a business	\$
	mbling and lottery winnings. If you are filing at each source and the gross income from a No			-	Sunder Debtor 1.
Lage	Yes. Fill in the details.	Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below,	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until	Military Pension	\$ <u>3,814.00</u>		• \$
	the date you filed for bankruptcy:	Miliitary Disability	\$4,214.00		\$
			\$		\$
	For last calendar year:	Military Pension	\$ 22,884.00		\$
	(January 1 to December 31,2015)	Military Disability	\$ 25,284.00	<u></u>	. \$
	1111	Union Co School	\$ 8,945.00 3555.70		\$
	For the calendar year before that:	Military Pension	\$ 22,884.00		\$
	(January 1 to December 31,2014)	Military Disability	\$ 25,284.00		\$

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Case number (if known)

Hamber

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment, Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. 🗹 Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payment OCWEN LOAN SERVICING 02/03/2016 3,951.82 230,451.00 ✓ Mortgage Creditor's Name ☐ Car 3451 HAMMOND AVE 01/06/2016 Credit card Number Street Loan repayment 12/14/2015 Suppliers or vendors **WATERLOO** 50702 IA Other_ City State ZIP Code CHRYSLER CAPITAL 02/04/2016 902.70 \$ 22,628.00 ☐ Mortgage Creditor's Name V Car PO BOX 961275 01/06/2016 Credit card Number Street Loan repayment ☐ Suppliers or vendors FORT WORTH TX 76161 Other_ ZIP Code ■ Mortgage Creditor's Name Car Credit card Number Street Loan repayment Suppliers or vendors Other_ City State ZIP Code

Patrick

Dehtor 1

Armand

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or 1	Patrick	Armand	Hamber	-	Case number (# known)	
	First Name	Middle Name Last Na	nę			
<i>Inside</i> corpo agen	ers include your r prations of which it, including one fo as child support	you are an officer, directo or a business you operate	ners; relatives of any or, person in control, o	general partners; por owner of 20% or i	eartnerships of which more of their voting	who was an insider? h you are a general partner; securities; and any managing domestic support obligations,
IJ Y	es. List all paym	ents to an insider.	Dates of	Total amount		Reason for this payment
			payment	paid	owe	
	Insider's Name			\$	\$	
	Number Street					

	City	State ZIP Co	de			
	Insider's Name			\$	\$	
	Number Street					
			400000000000000000000000000000000000000			
	City	State ZIP Co	ode			
an in Inclu Wood N	nsider? de payments on d	you filed for bankruptcy debts guaranteed or cosig	gned by an insider.			n account of a debt that benefited
			payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name		ALCOHOL:	\$	\$	
	Number Street					
	City	State ZIP Co	wie			
	Osy.	State ZIP CC	ruc.		p.	
	Insider's Name	·		\$	_ \$	
	Number Street					
	City	State ZIP Co	ode			

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Hamber

art 4: Identify Legal Actions, Rep	ossessions, and Foreclosures			
Within 1 year before you filed for bankr List all such matters, including personal in and contract disputes. No Yes. Fill in the details.				
	Nature of the case Domestic Violence	Court or agency	District Court	Status of the case
Case title Hamber vs Hamber	Protective Order	Court Name	District Court	Pending On appeal
15 CV/D0 1629		400 N Main S Number Street		Concluded
Case number 15 CVD0 1628		Monroe City	NC 28112 State ZIP Code	
Case title Hamber vs Hamber	Post Separation/ Custody Modifications	Union County	District Court	— ✓ Pending
		400 N. Main Street		On appeal Concluded
Case number 15 CVD 01733		Monroe City	NC 28112	
Check all that apply and fill in the details be from No. Go to line 11.	ruptcy, was any of your property re below.	possessed, foreclose	ed, garnished, attached	, seized, or levied?
Check all that apply and fill in the details be Mo. Go to line 11.		possessed, foreclose	ed, garnished, attached Date	
Check all that apply and fill in the details be Mo. Go to line 11.	below.	possessed, foreclose		
Check all that apply and fill in the details being to the second of the	below.			, seized, or levied? Value of the proper
Check all that apply and fill in the details be No. Go to line 11. Yes. Fill in the information below. Creditor's Name	Describe the property Explain what happened Property was rep Property was for	i possessed. eclosed.		
Check all that apply and fill in the details be No. Go to line 11. Yes. Fill in the information below. Creditor's Name Number Street	Explain what happened Property was for Property was ga	i possessed. eclosed.	Date	
Check all that apply and fill in the details be to some the first that apply and fill in the details be to some the first that apply and fill in the details be to some the first that apply and fill in the details be to some the first that apply and fill in the details be to some the first that apply and fill in the details be to some the fill in the details be to	Explain what happened Property was for Property was ga	d possessed. eclosed. mished.	Date	
Check all that apply and fill in the details be to some the first that apply and fill in the details be to some the first that apply and fill in the details be to some the first that apply and fill in the details be to some the first that apply and fill in the details be to some the first that apply and fill in the details be to some the fill in the details be to	Explain what happened Property was reported Property was for Property was gated Property was att	d possessed. eclosed. mished.	Date	Value of the propert
Check all that apply and fill in the details be to the first the first that the information below. Creditor's Name Number Street City State 2	Explain what happened Property was reported Property was for Property was gated Property was att	i possessed. eclosed. mished. ached, seized, or levie	Date	Value of the property
Check all that apply and fill in the details by No. Go to line 11. Yes. Fill in the information below. Creditor's Name Number Street City State 2	Explain what happened Property was reportly was for Property was gard Property was att	i possessed. eclosed. mished. ached, seized, or levis	Date	Value of the property

Patrick

Armand

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otor 1	Patrick	Armand	Hamber	Case number (if known)	,
	First Name	Middle Name Last	Name		
. Witi	nin 90 davs befor	e vou filed for bankru	otcv. did any creditor. includ	ling a bank or financial institution, set off any am	ounts from your
			cause you owed a debt?		,
Ø	No				
	Yes. Fill in the det	ails.		•	
			Describe the action the cred	itor took Date action	Amount
			Describe the action the cled	was taken	Amount
1	Creditor's Name		······································		
					2
,	Number Street		- :		·
•			_		
	City	State ZIP Code	Last 4 digits of account nu	nher: XXXX_	
				described Advisor de Constitution de Constitut	
art 5	List Cortain	. Gifte and Contrib	utione		
art 5	List Certain	Gifts and Contrib	utions		
3. With	nin 2 years before	you filed for bankru	ptcy, did you give any gifts w	rith a total value of more than \$600 per person?	
Z	No				
	Yes. Fill in the det	ails for each gift.			
				en jaron erikan kan di kan Kan di kan d	ing a single state of the
	Gifts with a total v	value of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	per person			and gillo	
	Person to Whom You G	ave the Gift	•••		\$
					\$
			annee.		
	Number Street		: ! !		
			_		
	City	State ZIP Code			
	Person's relationship	to you			
			The second and experience of the second seco		
		lue of more than \$600	Describe the gifts	Dates you gave	Value
	per person			the gifts	
					.
	Person to Whom You G	ave the Gift	····· :	·	ъ
					c r
			······································	· ·	Ф
			; }		
	Number Street				
	City	State ZIP Code			
			· ·		
	Person's relationship	to vou			

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1 Patri		Armand Las	Hamber st Name	Case number (if known)_		
ithin 2 year	rs before yo	u filed for bankru	iptcy, did you give any gifts o	r contributions with a total valu	ie of more than \$60	0 to any charity?
1 No	•					
	n the details	for each gift or cor	ntribution.			
·.			en de la composición de la com			
	contributions I more than \$1		Describe what you contribute	e d	Date you contributed	Value
tiai wa	iliore diali vi	000		y film of the first of the second	Contributed	
Charity's Na	me		_	•	<u> </u>	\$
######################################						
			- {		***************************************	\$
Number S	street		- }			
			-			
City	State Zt	IP Code		taka eraka eratika emmerikkommeri alama eraka kera elamatik kara elamatikan eraka kera eraka konseksion.		
6: Lis	t Certain L	Accae				
3.						
Describe	the property	vou lost and	Describe any insurance cove		Date of your	Value of property
	loss occurred		医乳色质质 医多种原性结合性 电电流	nce has paid. List pending insurance	loss	lost
			claims on line 33 of Schedule	A/B: Property.		
			A Section of the Control of the Cont	The system of the form that the control of the cont		•
						3
Ì,	·	· · · · · · · · · · · · · · · · · · ·	that of were discount as a sum at a second to the second t	Parketering for the second of the second	J	
7 List	Certain Pa	yments or Trai	nsfers			
ithin 1 year	r before you	ı filed for bankrup	otcy, did you or anyone else a	icting on your behalf pay or tra	nsfer any property	to anyone
ou consulte	ed about see	king bankruptcy	or preparing a bankruptcy p	etition?		
	aomeys, bai	ikiupicy penilon pi	reparers, or credit couriseling a	gencies for services required in y	our bankruptcy.	
No No			÷			
J Yes. Fill it	n the details.					
			Description and value of any	property transferred	Date payment or	Amount of paymer
Person Wh	io Was Paid				transfer was made	
1 0.0011 1111				the control of the co		
Number	Street					
					:	\$
***************************************						\$
02:						\$
City					***************************************	\$ \$
		State ZIP Code				\$
Em=!!		State ZIP Code				\$
Email or we	ebsite address	State ZIP Code				\$\$

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	Armand	Hamber	Case nu	mber (if known)		
First Name	Middle Name Las	t Nome				
The Man Particle of Consequence To any above a service to the required the American Association and the American	ndrasson var som er flatförd kerna til 4 kunns staten av en men staten av en men staten av en men staten av en	Description and value of an			Date payment or transfer was made	Amount of payment
Person Who Was Paid		The state of the state and the state are stated as a second as				
Number Street		•				\$
, obest						\$
		-				
City	State ZIP Code	-				
Email or website addres	\$\$	_				
Person Who Made the	Payment, if Not You					
No Yes. Fill in the deta	ails.	Description and value of an	y property transferred		Date payment or	Amount of pay
Person Who Was Paid					transfer was made	
Number Street		-				\$
Number Street						`
		_ !		į		
City	State ZIP Code	The second construction of the second constructi				\$
thin 2 years before nsferred in the ord lude both outright tra not include gifts and No	you filed for bankru linary course of your ansfers and transfers d transfers that you ha	ptcy, did you sell, trade, or o business or financial affair made as security (such as the ave already listed on this state	s? granting of a securit			
thin 2 years before nsferred in the ord lude both outright to not include gifts and	you filed for bankru linary course of your ansfers and transfers d transfers that you ha	business or financial affairs made as security (such as the	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	pperty).
thin 2 years before nsferred in the ord lude both outright tra not include gifts and No	you filed for bankru linary course of your ansfers and transfers d transfers that you ha lils.	business or financial affairs made as security (such as the ave already listed on this state Description and value of pro	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	pperty).
thin 2 years before nsferred in the ord lude both outright tra not include gifts and No Yes. Fill in the deta	you filed for bankru linary course of your ansfers and transfers d transfers that you ha lils.	business or financial affairs made as security (such as the ave already listed on this state Description and value of pro	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	pperty).
thin 2 years before nsferred in the ord lude both outright tranot include gifts and No Yes. Fill in the deta	you filed for bankru linary course of your ansfers and transfers d transfers that you ha lils.	business or financial affairs made as security (such as the ave already listed on this state Description and value of pro	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	pperty).
thin 2 years before nsferred in the ord lude both outright tranot include gifts and No Yes. Fill in the deta	you filed for bankru linary course of your ansfers and transfers d transfers that you ha lils.	business or financial affairs made as security (such as the ave already listed on this state Description and value of pro	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	pperty).
thin 2 years before nsferred in the ord lude both outright tranct include gifts and No Yes. Fill in the deta Person Who Received Thumber Street	you filed for bankru linary course of your ansfers and transfers d transfers that you ha lifs. Transfer State ZIP Code	business or financial affairs made as security (such as the ave already listed on this state Description and value of pro	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	pperty).
thin 2 years before nsferred in the ord lude both outright tranot include gifts and No Yes. Fill in the deta Person Who Received Thumber Street	you filed for bankru linary course of your ansfers and transfers d transfers that you ha hils. Transfer State ZIP Code	business or financial affairs made as security (such as the ave already listed on this state Description and value of pro	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	pperty).
thin 2 years before nsferred in the ord lude both outright tranot include gifts and No Yes. Fill in the deta Person Who Received 1 Number Street City Person's relationship	you filed for bankru linary course of your ansfers and transfers d transfers that you ha hils. Transfer State ZIP Code	business or financial affairs made as security (such as the ave already listed on this state Description and value of pro	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	pperty).
thin 2 years before nsferred in the ord lude both outright tranot include gifts and No Yes. Fill in the deta Person Who Received 1 Number Street City Person's relationship	you filed for bankru linary course of your ansfers and transfers d transfers that you ha hils. Transfer State ZIP Code	business or financial affairs made as security (such as the ave already listed on this state Description and value of pro	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	perty).
thin 2 years before nsferred in the ord lude both outright tranot include gifts and No Yes. Fill in the deta Person Who Received 1 Number Street City Person's relationship	you filed for bankru linary course of your ansfers and transfers d transfers that you ha hils. Transfer State ZIP Code	business or financial affairs made as security (such as the ave already listed on this state Description and value of pro	s? granting of a securit ment. pperty Describ or debts	y interest or m	ortgage on your pro or payments received ge	perty).

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	Patrick First Name	Middle Name	nand	Hamber Name	Case number (if know)	n)	
	v nos trongs	, , , , , , , , , , , , , , , , ,		· ······	·		
				uptcy, did you transfer any proper sset-protection devices.)	ty to a self-settled trust	or similar device of w	hich you
Z	No						
	Yes. Fill in the det	ails.					
				Description and value of the prope	erty transferred		Date transfer
						· · · · · · · · · · · · · · · · · · ·	was made
1	Name of trust						
,	ryanns or dage						
•			***************************************	••••			W
					Activities and a second and a second and a second		
ırt 8	List Certain	Financial	Account	s, Instruments, Safe Deposit	Boxes, and Storage	Units	
Wiff				tcy, were any financial accounts			hanafit
	sed, sold, moved,	-	_	toy, were any intalicial accounts	or matrumenta netu m y	our tiante, or for your	bellent,
Incl	ude checking, sa	vings, mon	ey market	, or other financial accounts; cert		res in banks, credit un	ions,
	-	ension fund	ds, coopei	ratives, associations, and other fi	nancial institutions.		
	No Yes. Fill in the de	ıtaile					
*****	ies. i mini me de	ians.		Look & digita of account number	Tions of assessment as	. 1010 (1110 N. 1)	14443
				Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance befor closing or transfer
	Carolina Post	al Credit L	Jnion			or aumorerreu	
	Name of Financial In	stitution		xxxx- <u>2 4 6 0</u>	2 Checking	02/11/2016	\$ <u>51</u> .0
		stitution	Road	xxxx- <u>2 4 6 0</u>	☑ Checking ☑ Savings	02/11/2016	\$51.00
	Name of Financial Inc. 3601 Mulberry	stitution	Road	xxxx- <u>2 4 6 0</u>	Savings Money market	02/11/2016	\$51.00
	Name of Financial Int 3601 Mulberry Number Street Charlotte	stitution y Church I NC	28208	xxxx- <u>2 4 6 0</u>	Savings Money market Brokerage	02/11/2016	\$ <u>51</u> .00
	Name of Financial Int 3601 Mulberr Number Street	stitution y Church I NC		xxxx- <u>2 4 6 0</u>	Savings Money market	02/11/2016	\$ <u>51</u> .00
	Name of Financial In: 3601 Mulberry Number Street Charlotte City	y Church F NC State	28208	·	Savings Money market Brokerage Other	02/11/2016	\$ <u>51</u> .00
	Name of Financial Int 3601 Mulberry Number Street Charlotte	y Church F NC State	28208	xxxx- <u>2 4 6 0</u>	Savings Money market Brokerage Other	02/11/2016	\$ <u>51</u> .00
	Name of Financial In: 3601 Mulberry Number Street Charlotte City	y Church F NC State	28208	·	Savings Money market Brokerage Other	02/11/2016	\$\$ \$
	Name of Financial Ins	y Church F NC State	28208	·	Savings Money market Brokerage Other Checking Savings	02/11/2016	\$\$
	Name of Financial Institute Charlotte City Name of Financial Institute City Name of Financial Institute City	y Church F NC State	28208 ZIP Code	·	Savings Money market Brokerage Other Checking Savings Money market	02/11/2016	\$\$
	Name of Financial Ins	y Church F NC State	28208	·	Savings Money market Brokerage Other Checking Savings	02/11/2016	\$ <u>5</u>
	Name of Financial Ins	y Church F NC State	28208 ZIP Code	·	Savings Money market Brokerage Other Checking Savings Money market Brokerage	02/11/2016	\$\$ \$
	Name of Financial Ins 3601 Mulberr Number Street Charlotte City Name of Financial Ins Number Street	NC State State did you have	28208 ZIP Code 28208 ZIP Code ve within 1	·	Savings Money market Brokerage Other Checking Savings Money market Brokerage Other	-	\$
seci	Name of Financial Ins 3601 Mulberr Number Street Charlotte City Name of Financial Ins Number Street City City Ou now have, or urities, cash, or of	NC State State did you have	28208 ZIP Code 28208 ZIP Code ve within 1	XXXX	Savings Money market Brokerage Other Checking Savings Money market Brokerage Other	-	\$
seci	Name of Financial Institute Charlotte City Number Street Number Street City Vou now have, or curities, cash, or constitute City	NC State State did you have	28208 ZIP Code 28208 ZIP Code ve within 1	XXXX	Savings Money market Brokerage Other Checking Savings Money market Brokerage Other	-	\$
seci	Name of Financial Ins 3601 Mulberr Number Street Charlotte City Name of Financial Ins Number Street City City Ou now have, or urities, cash, or of	NC State State did you have	28208 ZIP Code 28208 ZIP Code ve within 1	XXXXi year before you filed for bankru	Savings Money market Brokerage Other Checking Savings Money market Brokerage Other	ox or other depositor	\$y
seci	Name of Financial Institute Charlotte City Number Street Number Street City Vou now have, or curities, cash, or constitute City	NC State State did you have	28208 ZIP Code 28208 ZIP Code ve within 1	XXXX	Savings Money market Brokerage Other Checking Savings Money market Brokerage Other	ox or other depositor	\$y for
seci	Name of Financial Institute Charlotte City Number Street Number Street City Vou now have, or curities, cash, or constitute City	NC State State did you have	28208 ZIP Code 28208 ZIP Code ve within 1	XXXXi year before you filed for bankru	Savings Money market Brokerage Other Checking Savings Money market Brokerage Other	ox or other depositor	y for Do you still have it?
seci	Name of Financial Institute Charlotte City Number Street Number Street City Vou now have, or curities, cash, or constitute City	State did you have their valuable states.	28208 ZIP Code 28208 ZIP Code ve within 1	XXXXi year before you filed for bankru	Savings Money market Brokerage Other Checking Savings Money market Brokerage Other	ox or other depositor	\$y for
seci	Name of Financial Installed 3601 Mulberry Number Street Charlotte City Name of Financial Installed Number Street City /ou now have, or urities, cash, or one Yes. Fill in the de	State did you have their valuable states.	28208 ZIP Code 28208 ZIP Code ve within 1	xxxx	Savings Money market Brokerage Other Checking Savings Money market Brokerage Other	ox or other depositor	y for Do you still have it?
seci	Name of Financial Installed 3601 Mulberry Number Street Charlotte City Name of Financial Installed Number Street City /ou now have, or urities, cash, or one Yes. Fill in the de	State did you have their valuable states.	28208 ZIP Code 28208 ZIP Code ve within 1	xxxx	Savings Money market Brokerage Other Checking Savings Money market Brokerage Other	ox or other depositor	y for Do you still have it?

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	last Name	within 1 year before you filed for bankruptcy	7?
	nit or place other than your home	within 1 year before you filed for bankruptcy	?
. Fill in the details.			
' 	Who else has or had access to	it? Describe the contents	Do you still have it?
	***************************************		☐ No
ime of Storage racility	Name		☐ Yes
ımber Street	Number Street		
	City State ZIP Code		
ty State ZIP Code			
I dendife from out Very Hall	d 041	-	
	t someone else owns? Include a	ny property you borrowed from, are storing f	or,
s. Fill in the details.			
	Where is the property?	Describe the property	Value
	and the same of th		* : :
wner's Name			\$
umber Street	- Number Street		

ty State ZIP Code	City State	ZIP Code	į
Give Details About Enviro	unmantai Information		
•	• • •		
lous or toxic substances, wastes,	, or material into the air, land, so	il, surface water, groundwater, or other medi	ses of um,
		onmental law, whether you now own, operate	e, or
<i>lous material</i> means anything an ence, hazardous material, pollutar	environmental law defines as a nt, contaminant, or similar term.	hazardous waste, hazardous substance, toxi	c
notices, releases, and proceedin	gs that you know about, regardl	ess of when they occurred.	
y governmental unit notified you	that you may be liable or potenti	ially liable under or in violation of an environ	mental law?
n Eill in the detaile			
s. Fill ill the details.	Covernmental	Facility and the State of the S	
	Governmentar unit	Environmental law, if you know it	Date of notice
ne of site	Governmental unit		
nber Street	Number Street		a en
nber Street	Number Street City State ZIP Cod	e	en e
	identify Property You Hole hold or control any property that in trust for someone. Fill in the details. State ZIP Code Give Details About Environ Tryose of Part 10, the following de mental law means any federal, sous or toxic substances, wastes, ing statutes or regulations control eans any location, facility, or propiet or used to own, operate, or utilitous material means anything an ince, hazardous material, pollutar motices, releases, and proceeding	Identify Property You Hold or Control for Someone Elements of the Interest of Interest	identify Property You Hold or Control for Someone Else Identify Property You Hold or Control for Someone Else In In trust for someone. Set Fill in the details. Where is the property? Describe the property Where is the property? Describe the property The property Describe the property Des

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1 Patrick Armand	Hamber	Case number (if known)	
First Name Middle Name	Last Name	***************************************	
ave you notified any governmental uni	t of any release of hazardous n	naterial?	
á No			
Yes. Fill in the details.			
	Governmental unit	Environmental law, if you know it	Date of notice
·			<u>i</u>
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Co	ode	
City State ZIP Code			
City State 21r Cotte	en e	en de la companya de	
ave you been a party in any judicial or	administrative proceeding und	ler any environmental law? Include settlement	s and orders.
Á No			
Yes. Fill in the details.			
	Court or agency	Nature of the case	Status of the
			case
Case title			☐ Pending
	Court Name		On appeal
	Number Street		Conclude
			Concide
Case number	City State	ZIP Code	:
	ony one	wii vouc	
	Business or Connections to		
Vithin 4 years before you filed for bank	ruptcy, did you own a business	s or have any of the following connections to a	any business?
A sole proprietor or sen-employed		ner activity, either full-time or part-time	
A partner in a partnership	mpany (LLC) or nimed nabinty	/ parmership (LLP)	
An officer, director, or managing	executive of a corporation		
☐ An owner of at least 5% of the vo	•	ornoration	
		or poration	
No. None of the above applies. Go to			
Yes. Check all that apply above and	**		_
Primerica Financial Services	Describe the nature of the be	usiness Employer Identification Do not include Social S	
Business Name	EINANCIAI DISTDIDI		ecurty number of frat.
1 PRIMERICA PARKWAY	FINANCIAL DISTRIBI — INSURANCE, INVEST		
Number Street	Name of accountant or book	man de la companione de	
		kkeeper Dates business existed	
Duluth GA 30099	N/A	From 06/15/2012 To	02/15/2016
City State ZIP Code		· · · · · · · · · · · · · · · · · · ·	
	Describe the nature of the b	usiness Employer Identification	number
Business Name	grafitation to the control of the territory of the control of the	Do not include Social S	ecurity number or ITIN.
		F=27.	
Number Street	—	EIN:	
***	Name of accountant or book	kkeeper Dates business existed	
		From To	
City State ZiP Code			

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tor 1	Patrick First Name	Armand Middle Name Last N	Hamber	Case number (# known)
	riisi name	whose Name East N	ame	
			Describe the nature of the bus	iness Employer Identification number Do not include Social Security number or ITIN.
	Business Name			EIN:
	Number Street		Name of accountant or bookk	peper Dates business existed
				From To
	City	State ZIP Code		1 V/A
Witi	nin 2 voore hefore	you filed for hankrun	tou did you ava a financial e	tatement to anyone about your business? Include all financial
		s, or other parties.	icy, ala you give a illiancial s	tatement to anyone about your business? Include an intalicial
L	Yes. Fill in the de	tails below.		
			Date issued	
	Name		MM / DD / YYYY	
	Number Street			
	City	State ZIP Code		
rt 1	2: Sign Belov	w		
an in	swers are true an connection with a	nd correct. I understan	d that making a false stateme	attachments, and I declare under penalty of perjury that the ent, concealing property, or obtaining money or property by fraud D, or imprisonment for up to 20 years, or both.
_	Signature of Debto	Nr 1	Signature of	Dobtor 2
	/		olyllature or	MEDICI 2
	Date <u>02/19</u>	12016	Date	
Die	d you attach addi	tional pages to Your S	tatement of Financial Affairs	for Individuals Filing for Bankruptcy (Official Form 107)?
	No Yes			
		e to pay someone who	o is not an attorney to help yo	ou fill out bankruptcy forms?
	No Yes. Name of per	rean		Attach the Deviloration Devilor Day
أنسا	res. Name of per	ISUIL		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this in	formation to	identify your	case:		
Debtor 1	Patrick First Name	Armand	Hamber ddle Name	Last Name	
Debtor 2 (Spouse, if filing)) First Name	. Mi	ddle Name	Last Name	
United States	Bankruptcy Co	ourt for the: West	ern District of No	rth Carolina	
Case number (If known)				***************************************	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

		医乳毒病毒 医肾髓炎 医精囊毒素 医动物毒素
Identify the creditor and the property that is collateral	What do you intend to do with the property the secures a debt?	t Did you claim the property as exempt on Schedule C?
Creditor's name: OCWEN LOAN SERVICING	Surrender the property.	□ No
Hatric.	Retain the property and redeem it.	⊻ Yes
Description of HOME / RESIDENCE property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
	Retain the property and [explain]:	
Creditor's chrysler CAPITAL	☑ Surrender the property.	
name: CHRYSLER CAPITAL	Retain the property and redeem it.	Yes
Description of AUTOMOBILE property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
occurring door.	Retain the property and [explain]:	
Creditor's SUN TRUST BANK	☑ Surrender the property.	—————————————————————————————————————
raino.	Retain the property and redeem it.	☐ Yes
Description of AUTOMOBILE property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
	Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	☐ No
name:	Retain the property and redeem it.	☐ Yes
Description of property securing debt:	Retain the property and enter into a Reaffirmation Agreement.	
and	Retain the property and [explain]:	

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Debtor 1

Patrick	Armand	Hamber	Case number (If known)
First Name	Middle Name	Last Name	

any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexp	
n the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effe ed. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
en market met de la companya de la c	Yes
Description of leased property:	
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	No
	Yes
Description of leased property:	
Lessor's name:	☐ No
Description of leased property:	Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	D No
Description of leased property:	Yes
	1997 et Maria tanggang tan menganjara (1944) di sembanan sarang Palaunan, autora ana pada ang pagaman jag
t 3: Sign Below	
nder penalty of perjury, I declare that I have indicated my intention about any property of my estate tl ersonal property that is subject to an unexpired lease.	nat secures a debt and any
Ersonal property that is subject to an unexpired lease.	
Signature of Debtor 1 Signature of Debtor 2	
Dat 02 / 19 / 2016 Date	

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Fill in this information to identify your case:			directed in this form and in Form			
Debtor 1 Patrick Armand Hamber		122A-1Supp:				
Debtor 2 (Spouse, if filing)		■ 1. There is no presumption of abuse				
nited States Bankruptcy Court for the: Western District of North Carolina applies will be made under Chapter 7 Means						
Case number (if known)	The second secon	☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.				
		☐ Check if this is	an amended filing			
Official Form 122A - 1			"			
Chapter 7 Statement of Your C	urrent Monthly	Income	12/15			
Be as complete and accurate as possible. If two married peop separate sheet to this form. Include the line number to which the number (if known). If you believe that you are exempted from a military service, complete and file Statement of Exemption from Part 1: Calculate Your Current Monthly Income	the additional information appli a presumption of abuse becaus	es. On the top of any additio e you do not have primarily	nal pages, write your name and case consumer debts or because of qualifying			
1. What is your marital and filing status? Check on	e only.					
☐ Not married. Fill out Column A, lines 2-11.						
☐ Married and your spouse is filing with you. F						
Married and your spouse is NOT filing with y	ou. You and your spouse a	re:				
☐ Living in the same household and are not	legally separated. Fill out be	oth Columns A and B, lines	s 2-11.			
Living separately or are legally separated. penalty of perjury that you and your spouse a living apart for reasons that do not include ev	are legally separated under n vading the Means Test require	onbankruptcy law that app ements. 11 U.S.C § 707(b)	lies or that you and your spouse are 1(7)(B).			
Fill in the average monthly income that you received from 101(10A). For example, if you are filing on September 15, the 6 months, add the income for all 6 months and divide the total the same rental property; put the income from that property in	6-month period would be March 1 by 6. Fill in the result. Do not incl	through August 31. If the amoude any income amount more	unt of your monthly income varied during the than once. For example, if both spouses own			
		Column A Debtor 1	Column B Debtor 2 or non-filing spouse			
Your gross wages, salary, tips, bonuses, overting all payroll deductions).	•	\$ 4,413.00	\$			
 Alimony and maintenance payments. Do not incl Column B is filled in. 		\$ 0.00	\$			
4. All amounts from any source which are regularl of you or your dependents, including child supp from an unmarried partner, members of your house and roommates. Include regular contributions from filled in. Do not include payments you listed on line	port. Include regular contribuehold, your dependents, pare a spouse only if Column B is 3.	tions nts,	\$			
5. Net income from operating a business, professi						
Ones applied (haden all deductions)	Debtor 1 \$ 0.00					
Gross receipts (before all deductions) Ordinary and necessary operating expenses	-\$ 0.00					
Net monthly income from a business, profession, o		ere -> \$ 0.00	\$			
6. Net income from rental and other real property	SATURATION ALCOHOLOGY	***************************************	erest from faut such a back and beginning to the second such as the se			
	Debtor 1					
Gross receipts (before all deductions)	\$ 0.00					
Ordinary and necessary operating expenses	-\$ 0.00					
Net monthly income from rental or other real prope	rty \$ 0.00 Copy h		\$ \$			
7. Interest, dividends, and royalties		\$ 0.00	•			
Name and the Statement of the Annual Association of Association and Associatio		***************************************				

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Case number (if known) Document Patrick Armand Hamber Debtor 1

			Column A Debtor 1		Column B Debtor 2 or		:
8.	Unemployment compensation				non-filing sp	ouse	
	Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:		Ψ	0.00	\$	***************************************	
	For you \$ 0.00						
	For your spouse \$						
9.	Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.		•	0.00	_		
10.	Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		\$	0.00	\$	The second secon	
	•		\$	0.00	\$		
	Total amounts from separate pages, if any.		\$	0.00	\$		
	*		\$	0.00	\$		
11.	Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	4	,413.00	+ \$			4,413.00
Part	2: Determine Whether the Means Test Applies to You					Total cu income	irrent monthly
12.	Calculate your current monthly income for the year. Follow these steps:						
	12a. Copy your total current monthly income from line 11	••••	Сору	/ line 11 h	nere=>	\$	4,413.00
	Multiply by 12 (the number of months in a year)				L		
	12b. The result is your annual income for this part of the form				12b. [<u>x 1</u> ;	2,956.00
13.	Calculate the median family income that applies to you. Follow these steps:				L.	*****************	
	Fill in the state in which you live.						
ı	ill in the number of people in your household.						
1	ill in the median family income for your state and size of household.						204800
-	To find a list of applicable median income amounts, go online using the link specified or this form. This list may also be available at the bankruptcy clerk's office.	l in	the separa	ate instruc	tions 13. \$)	3,215.00
14. l	low do the lines compare?						
1	4a. Line 12b is less than or equal to line 13. On the top of page 1, check box Go to Part 3.	x 1	, There is r	no presum	ption of abuse.		
1	4b. Line 12b is more than line 13. On the top of page 1, check box 2, The pro-	es	sumption of	abuse is o	determined by F	orm 12.	2A-2.
art 3							
	By signing here, I declare under penalty of perjury that the information on this sta	ate	ement and	n any atta	chments is true	and co	rrect
	X Patrick Armand Hamber			•			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Signature of Debtor 1						
	Date 02/19/20/b						
	If you checked line 14a, do NOT fill out or file Form 122A-2.						**************************************
·	If you checked line 14b, fill out Form 122A-2 and file it with this form.				•		want the same

Debtor: PATRICK

HAMBER

AT&T MOBILITY P.O. BOX 537104 ATLANTA , GA 30353

BB&T ASSOCIATION SERVICE PO BOX 2914 LARGO, FL 33779-2914

CAROLINA LABORATORY NETWORK P.O. BOX 70826 CHARLOTTE , NC 28272-0826

CHARLOTTE OBGYN
P.O. BOX 70826
CHARLOTTE , NC 28272-0826

CHARLOTTE RADIOLOGY P.O. BOX 600109 RALEIGH, NC 27675-6109

CHRYSLER CAPITAL PO BOX 961275 FORT WORTH, TX 76161

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, TX 75007

GAFFNEY HEALTH SERVICES 4935 ALBERMARLE RD

CHARLOTTE, NC 28205-6617

GINGRAS SLEEP MEDICINE, PA P.O. BOX 37932 ROCK HILL, SC 29732 TIME WARNER PO BOX 70872

CHARLOTTE, NC 28272-0872

MCCARTHY, BURGESS & WOLFF 26000 CANNON ROAD CLEVELAND, OH 44146

ONEMAIN FINANCIAL PO BOX 499 HANOVER, MD 21076

MILITARY STAR 3911 S WALTON WALKER BLVD DALLAS , TX 75236

02/19/2016

OCWEN LOAN SERVICING 12650 INGENUITY DRIVE ORLANDO, FL 32826

QUEST DIAGNOSTICS PO BOX 740777 CINCINNATI, OH 45274-0777

SUNTRUST BANK P.O. BOX 85052 RICHMOND, VA 23285

T-MOBILE PO BOX 742596 CINCINNATI, OH 45274-2596

TRANSWORLD SYSTEMS 507 PRUDENTIAL ROAD HORSHAM, PA 19044 TRUGREEN 10830 QUALITY DRIVE CHARLOTTE NC 28278

UNION EMS P.O. BOX 863 LEWISVILLE, NC 27023

WOMEN HEATLH OBG-YN OF STLOUIS 1031 BELLEVUE DRIVE RICHMOND HEIGHTS, MO 63117